BANK OF NORTH DAKOTA
BALANCE SHEETS
MARCH 31, 2011 and 2010
Unaudited

	(In Thousands) 2011	2010
CASH AND DUE FROM BANKS	1,098,961	892,268
FFS & SEC PURCH UNDER REPOS	7,100	8,445
SECURITIES	611,818	407,887
LOANS	2,843,793	2,776,772
LESS: ALLOW. FOR LOAN LOSS	(48,939)	(45,850)
	2,794,854	2,730,922
OTHER ASSETS	55,263	49,204
TOTAL ASSETS	4,567,996	4,088,726
DEPOSITS		
NON-INTEREST BEARING	523,823	347,406
INTEREST BEARING	2,884,636	2,531,040
	3,408,459	2,878,446
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	426,180	496,371
SHORT AND LONG-TERM DEBT	383,657	419,505
OTHER LIABILITIES	5,812	7,383
TOTAL LIABILITIES	4,224,108	3,801,705
EQUITY	343,888	287,021
TOTAL LIAB. AND EQUITY	4,567,996	4,088,726

BANK OF NORTH DAKOTA
STATEMENTS OF INCOME
FOR THE THREE MONTHS ENDED
MARCH 31, 2011 AND 2010
Unaudited

	(In Thousands)	
	2011	2010
INTEREST INCOME		
FEDERAL FUNDS SOLD	4	18
SECURITIES	3,340	2,696
LOANS	30,067	29,718
	33,411	32,432
INTEREST EXPENSE		
DEPOSITS	5,220	6,305
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	110	302
SHORT AND LONG-TERM DEBT	5,014	4,736
	10,344	11,343
NET INTEREST INCOME	23,067	21,089
PROVISION FOR LOAN LOSSES	3,000	3,400
NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES	20,067	17,689
NONINTEREST INCOME	1,433	1,628
NONINTEREST EXPENSE		
SALARIES AND BENEFITS	2,861	2,763
DATA PROCESSING	1,009	923
OCCUPANCY AND EQUIPMENT	198	206
OTHER OPERATING EXPENSES	1,002	928
	5,070	4,820
NET INCOME	16,430	14,497

Bank of North Dakota is pleased to provide its risk-based capital ratios as of March 31, 2011. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per Regulation F.

Risk-Based Capital Ratio:

	Bank of North Dakota	Per Reg. F.
Tier One Risk-Based Capital Ratio	17.69%	6.00%
Total Risk-Based Capital Ratio	18.96%	10.00%
Leverage Ratio	7.79%	5.00%

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.

	(Dollar Amounts in Thousands)	
	3/31/2011	3/31/2010
Tier One Capital	$343,159	$284,375
Total Risk Based Capital	367,708	308,021
Total Risk Weighted Assets	1,939,570	1,869,452
Net Income (Annualized)	66,633	58,793
Average Assets	4,405,694	4,012,094
Average Equity	336,743	282,181
Total Gross Loans	2,843,793	2,776,772
Past Due Loans	79,332	64,295
Nonperforming Loans	11,218	16,260
Allowance for Loan Losses	48,939	45,850
Return on Average Assets (Annualized)	1.51%	1.47%
Return on Average Equity (Annualized)	19.79%	20.84%
Past Due Loans/Total Loans	2.79%	2.32%
Nonperforming Loans/Total Loans	0.39%	0.59%
Allowance for Loan Losses/Total Loans	1.72%	1.65%

Board of Governors of the Federal Reserve System
OMB Number: 7100-0036
Federal Deposit Insurance Corporation
OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081
Expires May 31, 2013

Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only—FFIEC 041

Report at the close of business **March 31, 2011** (20110331)
(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

FDIC Certificate Number 90374
(RSSD 9050)

Bank of North Dakota
Legal Title of Bank (RSSD 9017)

Bismarck
City (RSSD 9130)

ND
State Abbrev. (RSSD 9200)

58506
ZIP Code (RSSD 9220)

Schedule 01 ENT - Bank Demographic Information

1.	Reporting date	RCON9999	20110331
2.	FDIC certificate number	RSSD9050	90374
3.	Legal title of bank	RSSD9017	Bank of North Dakota
4.	City	RSSD9130	Bismarck
5.	State abbreviation	RSSD9200	ND
6.	Zip code	RSSD9220	58506

Schedule 02 CI - Contact Information

1. Contact Information for the Reports of Condition and Income		
1.a. Chief Financial Officer (or Equivalent) Signing the Reports		
1.a.1. Name	TEXTC490	Tim Porter
1.a.2. Title	TEXTC491	Chief Financial Officer
1.a.3. E-mail Address	TEXTC492	tcporter@nd.gov
1.a.4. Telephone	TEXTC493	701-328-5650
1.a.5. FAX	TEXTC494	701-328-5793
1.b. Other Person to Whom Questions about the Reports Should be Directed		
1.b.1. Name	TEXTC495	Jamie Mertz
1.b.2. Title	TEXTC496	Accounting Services Manager
1.b.3. E-mail Address	TEXT4086	jmertz@nd.gov
1.b.4. Telephone	TEXT8902	701-328-5740
1.b.5. FAX	TEXT9116	701-328-5793
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed		
2.a. Name and Title	TEXTB962	Tim Porter, Chief Financial Officer
2.b. E-mail Address	TEXTB926	tcporter@nd.gov
2.c. Telephone	TEXTB963	701-328-5650
2.d. FAX	TEXTB964	701-328-5793
3. Emergency Contact Information		
3.a. Primary Contact		
3.a.1. Name	TEXTC366	Eric Hardmeyer
3.a.2. Title	TEXTC367	President & CEO
3.a.3. E-mail Address	TEXTC368	ehardmeyer@nd.gov
3.a.4. Telephone	TEXTC369	701-328-5674
3.a.5. FAX	TEXTC370	701-328-5855
3.b. Secondary Contact		
3.b.1. Name	TEXTC371	Jamie Mertz
3.b.2. Title	TEXTC372	Accounting Services Manager
3.b.3. E-mail Address	TEXTC373	jmertz@nd.gov
3.b.4. Telephone	TEXTC374	701-328-5740
3.b.5. FAX	TEXTC375	701-328-5793
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information		
4.a. Primary Contact		
4.a.1. Name	TEXTC437	Julie Dahle
4.a.2. Title	TEXTC438	Risk Management Director
4.a.3. E-mail Address	TEXTC439	jkdahle@nd.gov
4.a.4. Telephone	TEXTC440	701-328-5675
4.b. Secondary Contact		
4.b.1. Name	TEXTC442	Chrystal Bartuska
4.b.2. Title	TEXTC443	Internal Auditor
4.b.3. E-mail Address	TEXTC444	cbartuska@nd.gov
4.b.4. Telephone	TEXTC445	701-328-5764
4.c. Third Contact		
4.c.1. Name	TEXTC870	
4.c.2. Title	TEXTC871	
4.c.3. E-mail Address	TEXTC872	
4.c.4. Telephone	TEXTC873	
4.d. Fourth Contact		
4.d.1. Name	TEXTC875	
4.d.2. Title	TEXTC876	
4.d.3. E-mail Address	TEXTC877	
4.d.4. Telephone	TEXTC878	

Schedule 03 NARR - Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

1.	Comments?	RCON6979	
2.	Bank Management Statement	TEXT6980	

Schedule 04 RI - Income Statement

1.	Interest income:				
	1.a.	Interest and fee income on loans:			
		1.a.1.	Loans secured by real estate:		
			1.a.1.a. Loans secured by 1-4 family residential properties	RIAD4435	6,547
			1.a.1.b. All other loans secured by real estate	RIAD4436	6,851
			1.a.2. Commercial and industrial loans	RIAD4012	5,195
		1.a.3.	Loans to individuals for household, family, and other personal expenditures:		
			1.a.3.a. Credit cards	RIADB485	0
			1.a.3.b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB486	8,433
		1.a.4.	Loans to foreign governments and official institutions	RIAD4056	0
		1.a.5.	All other loans [1]	RIAD4058	3,041
		1.a.6.	Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	RIAD4010	30,067
	1.b.	Income from lease financing receivables		RIAD4065	0
	1.c.	Interest income on balances due from depository institutions [2]		RIAD4115	469
	1.d.	Interest and dividend income on securities:			
		1.d.1.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	883
		1.d.2.	Mortgage-backed securities	RIADB489	1,620
		1.d.3.	All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	191
	1.e.	Interest income from trading assets		RIAD4069	0
	1.f.	Interest income on federal funds sold and securities purchased under agreements to resell		RIAD4020	4
	1.g.	Other interest income		RIAD4518	177
	1.h.	Total interest income (sum of items 1.a.(6) through 1.g)		RIAD4107	33,411
2.	Interest expense:				
	2.a.	Interest on deposits:			
		2.a.1.	Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	154
		2.a.2.	Nontransaction accounts:		
			2.a.2.a. Savings deposits (includes MMDAs)	RIAD0093	546
			2.a.2.b. Time deposits of $100,000 or more	RIADA517	4,480
			2.a.2.c. Time deposits of less than $100,000	RIADA518	40
	2.b.	Expense of federal funds purchased and securities sold under agreements to repurchase		RIAD4180	110
	2.c.	Interest on trading liabilities and other borrowed money		RIAD4185	5,014
	2.d.	Interest on subordinated notes and debentures		RIAD4200	0
	2.e.	Total interest expense (sum of items 2.a through 2.d)		RIAD4073	10,344
3.	Net interest income (item 1.h minus 2.e)			RIAD4074	23,067
4.	Provision for loan and lease losses			RIAD4230	3,000
5.	Noninterest income:				
	5.a.	Income from fiduciary activities [3]		RIAD4070	45
	5.b.	Service charges on deposit accounts		RIAD4080	245
	5.c.	Trading revenue [4]		RIADA220	0
	5.d.				
		5.d.1.	Fees and commissions from securities brokerage	RIADC886	0
		5.d.2.	Investment banking, advisory, and underwriting fees and commissions	RIADC888	28
		5.d.3.	Fees and commissions from annuity sales	RIADC887	0
		5.d.4.	Underwriting income from insurance and reinsurance activities	RIADC386	0
		5.d.5.	Income from other insurance activities	RIADC387	0
	5.e.	Venture capital revenue		RIADB491	0
	5.f.	Net servicing fees		RIADB492	311
	5.g.	Net securitization income		RIADB493	0
	5.h.	Not applicable			
	5.i.	Net gains (losses) on sales of loans and leases		RIAD5416	6
	5.j.	Net gains (losses) on sales of other real estate owned		RIAD5415	0
	5.k.	Net gains (losses) on sales of other assets (excluding securities)		RIADB496	0
	5.l.	Other noninterest income [5]		RIADB497	798
	5.m.	Total noninterest income (sum of items 5.a through 5.l)		RIAD4079	1,433
6.					
	6.a.	Realized gains (losses) on held-to-maturity securities		RIAD3521	0
	6.b.	Realized gains (losses) on available-for-sale securities		RIAD3196	0
7.	Noninterest expense:				
	7.a.	Salaries and employee benefits		RIAD4135	2,861
	7.b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)		RIAD4217	198
	7.c.				
		7.c.1.	Goodwill impairment losses	RIADC216	0
		7.c.2.	Amortization expense and impairment losses for other intangible assets	RIADC232	0
	7.d.	Other noninterest expense [5]		RIAD4092	2,011
	7.e.	Total noninterest expense (sum of items 7.a through 7.d)		RIAD4093	5,070
8.	Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			RIAD4301	16,430
9.	Applicable income taxes (on item 8)			RIAD4302	0
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			RIAD4300	16,430
11.	Extraordinary items and other adjustments, net of income taxes [5]			RIAD4320	0
12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			RIADG104	16,430
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)			RIADG103	0
14.	Net income (loss) attributable to bank (item 12 minus item 13)			RIAD4340	16,430

Schedule 04 RI - Income Statement

M.1.	Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	0
M.2.	Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. [6] Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	RIAD8431	0
M.3.	Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	0
M.4.	Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	0
M.5.	Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	0
M.6.	Memorandum item 6 is to be completed by: banks with $300 million or more in total assets, and banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.[6] Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))	RIAD4024	1,539
M.7.	If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition [7]	RIAD9106	0
M.8.	Trading revenue (from cash instruments and derivative instruments): (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more for any quarter of the preceding calendar year.):		
M.8.a.	Interest rate exposures	RIAD8757	0
M.8.b.	Foreign exchange exposures	RIAD8758	0
M.8.c.	Equity security and index exposures	RIAD8759	0
M.8.d.	Commodity and other exposures	RIAD8760	0
M.8.e.	Credit exposures	RIADF186	0
M.9.	Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
M.9.a.	Net gains (losses) on credit derivatives held for trading	RIADC889	0
M.9.b.	Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	0
M.10.	To be completed by banks with $300 million or more in total assets:[6] Credit losses on derivatives (see instructions)	RIADA251	0
M.11.	Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	
M.12.	Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	0
M.13.	Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
M.13.a.	Net gains (losses) on assets	RIADF551	0
M.13.a.1.	Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	0
M.13.b.	Net gains (losses) on liabilities	RIADF553	0
M.13.b.1.	Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	0
M.14.	Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:		
M.14.a.	Total other-than-temporary impairment losses	RIADJ319	0
M.14.b.	Portion of losses recognized in other comprehensive income (before income taxes)	RIADJ320	0
M.14.c.	Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	RIADJ321	0

[1] Includes interest and fee income on 'Loans to depository institutions and acceptances of other banks,' 'Loans to finance agricultural production and other loans to farmers,' 'Obligations (other than securities and leases) of states and political subdivisions in the U.S.,' and 'Loans to nondepository financial institutions and other loans.'

[2] Includes interest income on time certificates of deposit not held for trading.

[3] For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

[4] For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

[5] Describe on Schedule RI-E-Explanations.

[6] The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2009, Report of Condition.

[7] For example, a bank acquired on March 1, 2010, would report 20100301.

Schedule 05 RI-A - Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

1.	Total bank equity capital most recently reported for the December 31, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	327,297
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors [2]	RIADB507	0
3.	Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	327,297
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	16,430
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0
6.	Treasury stock transactions, net	RIADB510	0
7.	Changes incident to business combinations, net	RIAD4356	0
8.	LESS: Cash dividends declared on preferred stock	RIAD4470	0
9.	LESS: Cash dividends declared on common stock	RIAD4460	0
10.	Other comprehensive income [1]	RIADB511	161
11.	Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above) [2]	RIAD4415	0
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	343,888

[1] Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

[2] Describe on Schedule RI-E-Explanations.

Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Part I. Charge-offs and Recoveries on Loans and Leases

Section 1

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.	(Column A) Charge-offs Calendar year-to-date [1]		(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:				
1.a. Construction, land development, and other land loans:				
1.a.1. 1-4 family residential construction loans	RIADC891	0	RIADC892	0
1.a.2. Other construction loans and all land development and other land loans	RIADC893	0	RIADC894	0
1.b. Secured by farmland	RIAD3584	0	RIAD3585	1
1.c. Secured by 1-4 family residential properties:				
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	0	RIAD5412	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:				
1.c.2.a. Secured by first liens	RIADC234	0	RIADC217	0
1.c.2.b. Secured by junior liens	RIADC235	0	RIADC218	0
1.d. Secured by multifamily (5 or more) residential properties	RIAD3588	0	RIAD3589	0
1.e. Secured by nonfarm nonresidential properties:				
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	0
1.e.2. Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	0
2. Loans to depository institutions and acceptances of other banks	RIAD4481	0	RIAD4482	0
3. Not applicable				
4. Commercial and industrial loans	RIAD4638	660	RIAD4608	23
5. Loans to individuals for household, family, and other personal expenditures:				
5.a. Credit cards	RIADB514	0	RIADB515	0
5.b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516	39	RIADB517	1
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0
7. All other loans [2]	RIAD4644	0	RIAD4628	0
8. Lease financing receivables	RIAD4266	0	RIAD4267	0
9. Total (sum of items 1 through 8)	RIAD4635	699	RIAD4605	25
M.1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	50	RIAD5410	24
M.2. Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets:[3]				
M.2.a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	0	RIAD4662	0
M.2.b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above)	RIAD4654	0	RIAD4664	0
M.2.c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above)	RIAD4646	0	RIAD4618	0
M.2.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above)	RIADF185	0	RIADF187	0
M.3. Memorandum item 3 is to be completed by banks with $300 million or more in total assets, and banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans:[3] Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above)	RIAD4655	0	RIAD4665	0

[1] Include write-downs arising from transfers of loans to a held-for-sale account.
[2] Includes charge-offs and recoveries on 'Loans to finance agricultural production and other loans to farmers,' 'Obligations (other than securities and leases) of states and political subdivisions in the U.S.,' and 'Loans to nondepository financial institutions and other loans.'
[3] The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2009, Report of Condition.

Schedule 06 RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Section 2

M.4.	Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	0

Schedule 07 RI-B Part II - Changes in Allowance for Loan and Lease Losses

1.	Balance most recently reported for the December 31, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	46,613
2.	Recoveries (must equal part I, item 9, column B, above)	RIAD4605	25
3.	LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	699
4.	LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0
5.	Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	3,000
6.	Adjustments (see instructions for this schedule)[1]	RIADC233	0
7.	Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	48,939
M.1.	Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0
M.2.	Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0
M.3.	Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	0
M.4.	Memorandum item 4 is to be completed by all banks. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	RIADC781	0

[1] Describe on Schedule RI-E-Explanations.

Schedule 08 RI-E - Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.
Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

1.	Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:		
1.a.	Income and fees from the printing and sale of checks	RIADC013	0
1.b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0
1.c.	Income and fees from automated teller machines (ATMs)	RIADC016	0
1.d.	Rent and other income from other real estate owned	RIAD4042	0
1.e.	Safe deposit box rent	RIADC015	0
1.f.	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0
1.g.	Bank card and credit card interchange fees	RIADF555	0
1.h.	Gains on bargain purchases	RIADJ447	0
1.i.	Disclose component and the dollar amount of that component:		
1.i.1.	Describe component	TEXT4461	
1.i.2.	Amount of component	RIAD4461	0
1.j.	Disclose component and the dollar amount of that component:		
1.j.1.	Describe component	TEXT4462	
1.j.2.	Amount of component	RIAD4462	0
1.k.	Disclose component and the dollar amount of that component:		
1.k.1.	Describe component	TEXT4463	
1.k.2.	Amount of component	RIAD4463	0
2.	Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 7.d:		
2.a.	Data processing expenses	RIADC017	2,019
2.b.	Advertising and marketing expenses	RIAD0497	0
2.c.	Directors' fees	RIAD4136	0
2.d.	Printing, stationery, and supplies	RIADC018	0
2.e.	Postage	RIAD8403	0
2.f.	Legal fees and expenses	RIAD4141	0
2.g.	FDIC deposit insurance assessments	RIAD4146	0
2.h.	Accounting and auditing expenses	RIADF556	0
2.i.	Consulting and advisory expenses	RIADF557	0
2.j.	Automated teller machine (ATM) and interchange expenses	RIADF558	0
2.k.	Telecommunications expenses	RIADF559	0
2.l.	Disclose component and the dollar amount of that component:		
2.l.1.	Describe component	TEXT4464	
2.l.2.	Amount of component	RIAD4464	0
2.m.	Disclose component and the dollar amount of that component:		
2.m.1.	Describe component	TEXT4467	
2.m.2.	Amount of component	RIAD4467	0
2.n.	Disclose component and the dollar amount of that component:		
2.n.1.	Describe component	TEXT4468	
2.n.2.	Amount of component	RIAD4468	0
3.	Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11): (itemize and describe all extraordinary items and other adjustments):		
3.a.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.a.1.	Describe component	TEXT4469	
3.a.2.	Amount of component	RIAD4469	0
3.a.3.	Applicable income tax effect	RIAD4486	0
3.b.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.b.1.	Describe component	TEXT4487	
3.b.2.	Amount of component	RIAD4487	0
3.b.3.	Applicable income tax effect	RIAD4488	0
3.c.	Disclose component, the gross dollar amount of that component, and its related income tax:		
3.c.1.	Describe component	TEXT4489	
3.c.2.	Amount of component	RIAD4489	0
3.c.3.	Applicable income tax effect	RIAD4491	0
4.	Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): (itemize and describe all restatements):		
4.a.	Cumulative effect of the initial application of FASB ASC 810-10 (former FAS 167) related to newly consolidated variable interest entities	RIADJ536	0
4.b.	Disclose component and the dollar amount of that component:		
4.b.1.	Describe component	TEXTB527	
4.b.2.	Amount of component	RIADB527	0
5.	Other transactions with parent holding company (from Schedule RI-A, item 11): (itemize and describe all such transactions):		
5.a.	Disclose component and the dollar amount of that component:		
5.a.1.	Describe component	TEXT4498	
5.a.2.	Amount of component	RIAD4498	0
5.b.	Disclose component and the dollar amount of that component:		
5.b.1.	Describe component	TEXT4499	
5.b.2.	Amount of component	RIAD4499	0
6.	Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6): (itemize and describe all adjustments):		

Schedule 08 RI-E - Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

6.a. Disclose component and the dollar amount of that component:		
6.a.1. Describe component	TEXT4521	
6.a.2. Amount of component	RIAD4521	0
6.b. Disclose component and the dollar amount of that component:		
6.b.1. Describe component	TEXT4522	
6.b.2. Amount of component	RIAD4522	0
7. Other explanations: (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		
7.a. Comments?	RIAD4769	
7.b. Other explanations	TEXT4769	

Schedule 09 RC - Balance Sheet

1.	Cash and balances due from depository institutions (from Schedule RC-A):		
1.a.	Noninterest-bearing balances and currency and coin [1]	RCON0081	174,585
1.b.	Interest-bearing balances [2]	RCON0071	924,376
2.	Securities:		
2.a.	Held-to-maturity securities (from Schedule RC-B, column A)	RCON1754	0
2.b.	Available-for-sale securities (from Schedule RC-B, column D)	RCON1773	585,830
3.	Federal funds sold and securities purchased under agreements to resell:		
3.a.	Federal funds sold	RCONB987	7,100
3.b.	Securities purchased under agreements to resell [3]	RCONB989	0
4.	Loans and lease financing receivables (from Schedule RC-C):		
4.a.	Loans and leases held for sale	RCON5369	0
4.b.	Loans and leases, net of unearned income	RCONB528	2,843,793
4.c.	LESS: Allowance for loan and lease losses	RCON3123	48,939
4.d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCONB529	2,794,854
5.	Trading assets (from Schedule RC-D)	RCON3545	0
6.	Premises and fixed assets (including capitalized leases)	RCON2145	11,231
7.	Other real estate owned (from Schedule RC-M)	RCON2150	458
8.	Investments in unconsolidated subsidiaries and associated companies	RCON2130	0
9.	Direct and indirect investments in real estate ventures	RCON3656	0
10.	Intangible assets:		
10.a.	Goodwill	RCON3163	0
10.b.	Other intangible assets (from Schedule RC-M)	RCON0426	0
11.	Other assets (from Schedule RC-F)	RCON2160	69,562
12.	Total assets (sum of items 1 through 11)	RCON2170	4,567,996
13.	Deposits:		
13.a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E)	RCON2200	3,408,459
13.a.1.	Noninterest-bearing [4]	RCON6631	523,823
13.a.2.	Interest-bearing	RCON6636	2,884,636
13.b.	Not applicable		
14.	Federal funds purchased and securities sold under agreements to repurchase:		
14.a.	Federal funds purchased [5]	RCONB993	426,180
14.b.	Securities sold under agreements to repurchase [6]	RCONB995	0
15.	Trading liabilities (from Schedule RC-D)	RCON3548	0
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCON3190	383,657
17.	Not applicable		
18.	Not applicable		
19.	Subordinated notes and debentures [7]	RCON3200	0
20.	Other liabilities (from Schedule RC-G)	RCON2930	5,812
21.	Total liabilities (sum of items 13 through 20)	RCON2948	4,224,108
22.	Not applicable		
23.	Perpetual preferred stock and related surplus	RCON3838	0
24.	Common stock	RCON3230	2,000
25.	Surplus (exclude all surplus related to preferred stock)	RCON3839	42,000
26.			
26.a.	Retained earnings	RCON3632	299,159
26.b.	Accumulated other comprehensive income [8]	RCONB530	729
26.c.	Other equity capital components [9]	RCONA130	0
27.			
27.a.	Total bank equity capital (sum of items 23 through 26.c)	RCON3210	343,888
27.b.	Noncontrollng (minority) interests in consolidated subsidiaries	RCON3000	0
28.	Total equity capital (sum of items 27.a and 27.b)	RCONG105	343,888
29.	Total liabilities and equity capital (sum of items 21 and 28)	RCON3300	4,567,996
M.1.	To be reported with the March Report of Condition. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2009	RCON6724	0
M.2.	To be reported with the March Report of Condition. Bank's fiscal year-end date	RCON8678	

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
2 = Independent audit of the bankï¿½s parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
3 = Attestation on bank managementï¿½s assertion on the effectiveness of the bankï¿½s internal control over financial reporting by a certified public accounting firm

4 = Directorsï¿½ examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
5 = Directorsï¿½ examination of the bank performed by other external auditors (may be required by state chartering authority)
6 = Review of the bankï¿½s financial statements by external auditors;
7 = Compilation of the bankï¿½s financial statements by external auditors
8 = Other audit procedures (excluding tax preparation work)
9 = No external audit work

[1] Includes cash items in process of collection and unposted debits.
[2] Includes time certificates of deposit not held for trading.
[3] Includes all securities resale agreements, regardless of maturity.
[4] Includes total demand deposits and noninterest-bearing time and savings deposits.
[5] Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, 'Other borrowed money.'
[6] Includes all securities repurchase agreements, regardless of maturity.
[7] Includes limited-life preferred stock and related surplus.
[8] Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
[9] Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule 10 RC-A - Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with $300 million or more in total assets. Exclude assets held for trading.

1.	Cash items in process of collection, unposted debits, and currency and coin:		
1.a.	Cash items in process of collection and unposted debits	RCON0020	162,151
1.b.	Currency and coin	RCON0080	7,091
2.	Balances due from depository institutions in the U.S:		
2.a.	U.S. branches and agencies of foreign banks	RCON0083	0
2.b.	Other commercial banks in the U.S. and other depository institutions in the U.S.	RCON0085	5,347
3.	Balances due from banks in foreign countries and foreign central banks:		
3.a.	Foreign branches of other U.S. banks	RCON0073	0
3.b.	Other banks in foreign countries and foreign central banks	RCON0074	0
4.	Balances due from Federal Reserve Banks	RCON0090	924,372
5.	Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	RCON0010	1,098,961

Schedule 11 RC-B - Securities

Exclude assets held for trading.

Section 1

	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities	RCON0211	0	RCON0213	0	RCON1286	0	RCON1287	0
2. U.S. Government agency obligations (exclude mortgage-backed securities):								
2.a. Issued by U.S. Government agencies [1]	RCON1289	0	RCON1290	0	RCON1291	0	RCON1293	0
2.b. Issued by U.S. Government-sponsored agencies [2]	RCON1294	0	RCON1295	0	RCON1297	232,297	RCON1298	233,062
3. Securities issued by states and political subdivisions in the U.S.	RCON8496	0	RCON8497	0	RCON8498	8,867	RCON8499	8,867
4. Mortgage-backed securities (MBS):								
4.a. Residential mortgage pass-through securities:								
4.a.1. Guaranteed by GNMA	RCONG300	0	RCONG301	0	RCONG302	1,011	RCONG303	1,044
4.a.2. Issued by FNMA and FHLMC	RCONG304	0	RCONG305	0	RCONG306	70,867	RCONG307	72,865
4.a.3. Other pass-through securities	RCONG308	0	RCONG309	0	RCONG310	0	RCONG311	0
4.b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
4.b.1. Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG312	0	RCONG313	0	RCONG314	143,179	RCONG315	144,241
4.b.2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG316	0	RCONG317	0	RCONG318	0	RCONG319	0
4.b.3. All other residential MBS	RCONG320	0	RCONG321	0	RCONG322	14,391	RCONG323	10,908
4.c. Commercial MBS:								
4.c.1. Commercial mortgage pass-through securities	RCONG324	0	RCONG325	0	RCONG326	0	RCONG327	0
4.c.2. Other commercial MBS	RCONG328	0	RCONG329	0	RCONG330	0	RCONG331	0
5. Asset-backed securities and structured financial products:								
5.a. Asset-backed securities (ABS)	RCONC026	0	RCONC988	0	RCONC989	0	RCONC027	0
5.b. Structured financial products:								
5.b.1. Cash	RCONG336	0	RCONG337	0	RCONG338	0	RCONG339	0
5.b.2. Synthetic	RCONG340	0	RCONG341	0	RCONG342	0	RCONG343	0
5.b.3. Hybrid	RCONG344	0	RCONG345	0	RCONG346	0	RCONG347	0
6. Other debt securities:								
6.a. Other domestic debt securities	RCON1737	0	RCON1738	0	RCON1739	114,488	RCON1741	114,843
6.b. Foreign debt securities	RCON1742	0	RCON1743	0	RCON1744	0	RCON1746	0
7. Investments in mutual funds and other equity securities with readily determinable fair values [3]					RCONA510	0	RCONA511	0
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	RCON1754	0	RCON1771	0	RCON1772	585,100	RCON1773	585,830

[1] Includes Small Business Administration “Guaranteed Loan Pool Certificates,” U.S. Maritime Administration obligations, and Export–Import Bank participation certificates.

[2] Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

[3] Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers’ bank stock in Schedule RC-F, item 4.

Schedule 11 RC-B - Securities

Section 2

M.1. Pledged securities [1]	RCON0416	346
M.2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): [1,2]		
M.2.a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: [3,4]		
M.2.a.1. Three months or less	RCONA549	105,643
M.2.a.2. Over three months through 12 months	RCONA550	22,871
M.2.a.3. Over one year through three years	RCONA551	161,902
M.2.a.4. Over three years through five years	RCONA552	51,816
M.2.a.5. Over five years through 15 years	RCONA553	14,540
M.2.a.6. Over 15 years	RCONA554	0
M.2.b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: [3,5]		
M.2.b.1. Three months or less	RCONA555	35,437
M.2.b.2. Over three months through 12 months	RCONA556	936
M.2.b.3. Over one year through three years	RCONA557	0
M.2.b.4. Over three years through five years	RCONA558	0
M.2.b.5. Over five years through 15 years	RCONA559	37,536
M.2.b.6. Over 15 years	RCONA560	0
M.2.c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: [6]		
M.2.c.1. Three years or less	RCONA561	28,322
M.2.c.2. Over three years	RCONA562	126,827
M.2.d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCONA248	50,838
M.3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCON1778	0
M.4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):		
M.4.a. Amortized cost	RCON8782	0
M.4.b. Fair value	RCON8783	0

[1] Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
[2] Exclude investments in mutual funds and other equity securities with readily determinable fair values.
[3] Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
[4] Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

[5] Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

[6] Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule 11 RC-B - Securities

Section 3

		(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value	
M.5.	Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets.[1] Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):								
M.5.a.	Credit card receivables	RCONB838	0	RCONB839	0	RCONB840	0	RCONB841	0
M.5.b.	Home equity lines	RCONB842	0	RCONB843	0	RCONB844	0	RCONB845	0
M.5.c.	Automobile loans	RCONB846	0	RCONB847	0	RCONB848	0	RCONB849	0
M.5.d.	Other consumer loans	RCONB850	0	RCONB851	0	RCONB852	0	RCONB853	0
M.5.e.	Commercial and industrial loans	RCONB854	0	RCONB855	0	RCONB856	0	RCONB857	0
M.5.f.	Other	RCONB858	0	RCONB859	0	RCONB860	0	RCONB861	0
M.6.	Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):								
M.6.a.	Trust preferred securities issued by financial institutions	RCONG348	0	RCONG349	0	RCONG350	0	RCONG351	0
M.6.b.	Trust preferred securities issued by real estate investment trusts	RCONG352	0	RCONG353	0	RCONG354	0	RCONG355	0
M.6.c.	Corporate and similar loans	RCONG356	0	RCONG357	0	RCONG358	0	RCONG359	0
M.6.d.	1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG360	0	RCONG361	0	RCONG362	0	RCONG363	0
M.6.e.	1-4 family residential MBS not issued or guaranteed by GSEs	RCONG364	0	RCONG365	0	RCONG366	0	RCONG367	0
M.6.f.	Diversified (mixed) pools of structured financial products	RCONG368	0	RCONG369	0	RCONG370	0	RCONG371	0
M.6.g.	Other collateral or reference assets	RCONG372	0	RCONG373	0	RCONG374	0	RCONG375	0

[1] The $1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule 12 RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Section 1

		(Column A) To Be Completed by Banks with $300 Million or More in Total Assets [1]		(Column B) To Be Completed by All Banks	
1.	Loans secured by real estate:				
1.a.	Construction, land development, and other land loans:				
1.a.1.	1-4 family residential construction loans			RCONF158	0
1.a.2.	Other construction loans and all land development and other land loans			RCONF159	63,718
1.b.	Secured by farmland (including farm residential and other improvements)			RCON1420	151,387
1.c.	Secured by 1-4 family residential properties:				
1.c.1.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	0
1.c.2.	Closed-end loans secured by 1-4 family residential properties:				
1.c.2.a.	Secured by first liens			RCON5367	485,552
1.c.2.b.	Secured by junior liens			RCON5368	6
1.d.	Secured by multifamily (5 or more) residential properties			RCON1460	0
1.e.	Secured by nonfarm nonresidential properties:				
1.e.1.	Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	111,198
1.e.2.	Loans secured by other nonfarm nonresidential properties			RCONF161	238,861
2.	Loans to depository institutions and acceptances of other banks			RCON1288	0
2.a.	To commercial banks in the U.S.:				
2.a.1.	To U.S. branches and agencies of foreign banks	RCONB532	0		
2.a.2.	To other commercial banks in the U.S.	RCONB533	0		
2.b.	To other depository institutions in the U.S.	RCONB534	-184		
2.c.	To banks in foreign countries:				
2.c.1.	To foreign branches of other U.S. banks	RCONB536	0		
2.c.2.	To other banks in foreign countries	RCONB537	0		
3.	Loans to finance agricultural production and other loans to farmers			RCON1590	123,576
4.	Commercial and industrial loans			RCON1766	417,413
4.a.	To U.S. addressees (domicile)	RCON1763	417,299		
4.b.	To non-U.S. addressees (domicile)	RCON1764	0		
5.	Not applicable				
6.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
6.a.	Credit cards			RCONB538	0
6.b.	Other revolving credit plans			RCONB539	0
6.c.	Other consumer loans (includes single payment, installment, and all student loans)			RCON2011	1,054,800
7.	Loans to foreign governments and official institutions (including foreign central banks)			RCON2081	0
8.	Obligations (other than securities and leases) of states and political subdivisions in the U.S.			RCON2107	38,984
9.	Loans to nondepository financial institutions and other loans:				
9.a.	Loans to nondepository financial institutions			RCONJ454	0
9.b.	Other loans			RCONJ464	158,298
9.b.1.	Loans for purchasing or carrying securities (secured and unsecured)	RCON1545	0		
9.b.2.	All other loans (exclude consumer loans)	RCONJ451	0		
10.	Lease financing receivables (net of unearned income)			RCON2165	0
10.a.	Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCONF162	0		
10.b.	All other leases	RCONF163	0		
11.	LESS: Any unearned income on loans reflected in items 1-9 above			RCON2123	0
12.	Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			RCON2122	2,843,793

[1] The $300 million asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule 12 RC-C Part I - Loans and Leases

Section 2

M.1.	Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):		
M.1.a.	Loans secured by 1-4 family residential properties	RCONF576	0
M.1.b.	Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCON1616	9,131
M.2.	Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		
M.2.a.	Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: [1,2]		
M.2.a.1.	Three months or less	RCONA564	3,162
M.2.a.2.	Over three months through 12 months	RCONA565	7
M.2.a.3.	Over one year through three years	RCONA566	918
M.2.a.4.	Over three years through five years	RCONA567	551
M.2.a.5.	Over five years through 15 years	RCONA568	24,449
M.2.a.6.	Over 15 years	RCONA569	456,465
M.2.b.	All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: [1,3]		
M.2.b.1.	Three months or less	RCONA570	1,408,805
M.2.b.2.	Over three months through 12 months	RCONA571	201,769
M.2.b.3.	Over one year through three years	RCONA572	333,533
M.2.b.4.	Over three years through five years	RCONA573	255,602
M.2.b.5.	Over five years through 15 years	RCONA574	116,029
M.2.b.6.	Over 15 years	RCONA575	42,503
M.2.c.	Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCONA247	262,424
M.3.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B [4]	RCON2746	417,579
M.4.	Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370	0
M.5.	To be completed by banks with $300 million or more in total assets: [5] Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B)	RCONB837	0
M.6.	Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a	RCONC391	0
M.7.	Memorandum item 7 is to be completed by all banks. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):		
M.7.a.	Outstanding balance	RCONC779	0
M.7.b.	Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCONC780	0
M.8.	Closed-end loans with negative amortization features secured by 1-4 family residential properties:		
M.8.a.	Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b))	RCONF230	0
M.8.b.	Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2009, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income (as reported in Schedule RC-C, part I, item 12, column B). Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	0
M.8.c.	Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232	0
M.9.	Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577	0
M.10.	Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):		
M.10.a.	Loans secured by real estate:		
M.10.a.1.	Construction, land development, and other land loans	RCONF578	0
M.10.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF579	0
M.10.a.3.	Secured by 1-4 family residential properties:		
M.10.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580	0
M.10.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.10.a.3.b.1.	Secured by first liens	RCONF581	0
M.10.a.3.b.2.	Secured by junior liens	RCONF582	0
M.10.a.4.	Secured by multifamily (5 or more) residential properties	RCONF583	0
M.10.a.5.	Secured by nonfarm nonresidential properties	RCONF584	0
M.10.b.	Commercial and industrial loans	RCONF585	0
M.10.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.10.c.1.	Credit cards	RCONF586	0
M.10.c.2.	Other revolving credit plans	RCONF587	0
M.10.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF588	0
M.10.d.	Other loans	RCONF589	0
M.11.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):		

Schedule 12 RC-C Part I - Loans and Leases

M.11.a.	Loans secured by real estate:		
M.11.a.1.	Construction, and land development, and other land loans	RCONF590	0
M.11.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF591	0
M.11.a.3.	Secured by 1-4 family residential properties:		
M.11.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF592	0
M.11.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.11.a.3.b.1.	Secured by first liens	RCONF593	0
M.11.a.3.b.2.	Secured by junior liens	RCONF594	0
M.11.a.4.	Secured by multifamily (5 or more) residential properties	RCONF595	0
M.11.a.5.	Secured by nonfarm nonresidential properties	RCONF596	0
M.11.b.	Commercial and industrial loans	RCONF597	0
M.11.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.11.c.1.	Credit cards	RCONF598	0
M.11.c.2.	Other revolving credit plans	RCONF599	0
M.11.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF600	0
M.11.d.	Other loans	RCONF601	0

[1] Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
[2] Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

[3] Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

[4] Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.
[5] The $300 million asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule 12 RC-C Part I - Loans and Leases

Section 3

		(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
M.12.	Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:						
M.12.a.	Loans secured by real estate	RCONG091	0	RCONG092	0	RCONG093	0
M.12.b.	Commercial and industrial loans	RCONG094	0	RCONG095	0	RCONG096	0
M.12.c.	Loans to individuals for household, family, and other personal expenditures	RCONG097	0	RCONG098	0	RCONG099	0
M.12.d.	All other loans and all leases	RCONG100	0	RCONG101	0	RCONG102	0

Schedule 12 RC-C Part I - Loans and Leases

Section 4

M.13.	Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2009. Construction, land development, and other land loans in domestic offices with interest reserves:		
M.13.a.	Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376	0
M.13.b.	Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIADG377	0
M.14.	Memorandum item 14 is to be completed by all banks. Pledged loans and leases	RCONG378	0
M.15.	Memorandum item 15 is to be completed for the December report only. Reverse mortgages:		
M.15.a.	Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):		
M.15.a.1.	Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	0
M.15.a.2.	Proprietary reverse mortgages	RCONJ467	0
M.15.b.	Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		
M.15.b.1.	Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	0
M.15.b.2.	Proprietary reverse mortgages	RCONJ469	0
M.15.c.	Principal amount of reverse mortgage originations that have been sold during the year:		
M.15.c.1.	Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	0
M.15.c.2.	Proprietary reverse mortgages	RCONJ471	0

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with “original amounts” of $1,000,000 or less and farm loans with “original amounts” of $500,000 or less. The following guidelines should be used to determine the “original amount” of a loan:

(1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date. (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Section 1

1.	Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, enter 'NO'.)	RCON6999	
2.	Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:		
2.a.	"Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed $100,000.)	RCON5562	0
2.b.	"Commercial and industrial loans" reported in Schedule RC-C, part I, item 4 [1] (Note: Item 4, [1] divided by the number of loans should NOT exceed $100,000.)	RCON5563	0

[1] Banks with $300 million or more in total assets should provide the requested information for 'Commercial and industrial loans' based on the loans reported in Schedule RC-C, part I, item 4.a, column A, 'Commercial and industrial loans' to U.S. addressees.

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 2

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2): (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):				
3.a. With original amounts of $100,000 or less	RCON5564	62	RCON5565	778
3.b. With original amounts of more than $100,000 through $250,000	RCON5566	139	RCON5567	6,946
3.c. With original amounts of more than $250,000 through $1,000,000	RCON5568	174	RCON5569	47,948
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4: (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4 [1]):				
4.a. With original amounts of $100,000 or less	RCON5570	1,090	RCON5571	7,051
4.b. With original amounts of more than $100,000 through $250,000	RCON5572	404	RCON5573	17,822
4.c. With original amounts of more than $250,000 through $1,000,000	RCON5574	614	RCON5575	87,564

[1] Banks with $300 million or more in total assets should provide the requested information for 'Commercial and industrial loans' based on the loans reported in Schedule RC-C, part I, item 4.a, column A, 'Commercial and industrial loans' to U.S. addressees.

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 3

5.	Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of $100,000 or less (If your bank has no loans outstanding in both of these two loan categories, enter 'NO')	RCON6860	
6.	Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:		
6.a.	"Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b (Note: Item 1.b divided by the number of loans should NOT exceed $100,000.)	RCON5576	0
6.b.	"Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed $100,000.)	RCON5577	0

Schedule 13 RC-C Part II - Loans to Small Businesses and Small Farms

Section 4

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b: (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b):				
7.a. With original amounts of $100,000 or less	RCON5578	1,370	RCON5579	31,433
7.b. With original amounts of more than $100,000 through $250,000	RCON5580	778	RCON5581	74,068
7.c. With original amounts of more than $250,000 through $500,000	RCON5582	214	RCON5583	44,891
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3: (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):				
8.a. With original amounts of $100,000 or less	RCON5584	1,593	RCON5585	15,157
8.b. With original amounts of more than $100,000 through $250,000	RCON5586	692	RCON5587	18,903
8.c. With original amounts of more than $250,000 through $500,000	RCON5588	351	RCON5589	22,551

Schedule 14 RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more in any of the four preceding calendar quarters.

1.	U.S. Treasury securities	RCON3531	0
2.	U.S. Government agency obligations (exclude mortgage-backed securities)	RCON3532	0
3.	Securities issued by states and political subdivisions in the U.S.	RCON3533	0
4.	Mortgage-backed securities (MBS):		
4.a.	Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG379	0
4.b.	Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCONG380	0
4.c.	All other residential MBS	RCONG381	0
4.d.	Commercial MBS	RCONG382	0
5.	Other debt securities:		
5.a.	Structured financial products:		
5.a.1.	Cash	RCONG383	0
5.a.2.	Synthetic	RCONG384	0
5.a.3.	Hybrid	RCONG385	0
5.b.	All other debt securities	RCONG386	0
6.	Loans:		
6.a.	Loans secured by real estate:		
6.a.1.	Construction, land development, and other land loans	RCONF604	0
6.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF605	0
6.a.3.	Secured by 1-4 family residential properties:		
6.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF606	0
6.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
6.a.3.b.1.	Secured by first liens	RCONF607	0
6.a.3.b.2.	Secured by junior liens	RCONF611	0
6.a.4.	Secured by multifamily (5 or more) residential properties	RCONF612	0
6.a.5.	Secured by nonfarm nonresidential properties	RCONF613	0
6.b.	Commercial and industrial loans	RCONF614	0
6.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
6.c.1.	Credit cards	RCONF615	0
6.c.2.	Other revolving credit plans	RCONF616	0
6.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF617	0
6.d.	Other loans	RCONF618	0
7.	Not applicable		
8.	Not applicable		
9.	Other trading assets	RCON3541	0
10.	Not applicable		
11.	Derivatives with a positive fair value	RCON3543	0
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCON3545	0
13.			
13.a.	Liability for short positions	RCON3546	0
13.b.	Other trading liabilities	RCONF624	0
14.	Derivatives with a negative fair value	RCON3547	0
15.	Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	RCON3548	0
M.1.	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):		
M.1.a.	Loans secured by real estate:		
M.1.a.1.	Construction, land development, and other land loans	RCONF625	0
M.1.a.2.	Secured by farmland (including farm residential and other improvements)	RCONF626	0
M.1.a.3.	Secured by 1-4 family residential properties:		
M.1.a.3.a.	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF627	0
M.1.a.3.b.	Closed-end loans secured by 1-4 family residential properties:		
M.1.a.3.b.1.	Secured by first liens	RCONF628	0
M.1.a.3.b.2.	Secured by junior liens	RCONF629	0
M.1.a.4.	Secured by multifamily (5 or more) residential properties	RCONF630	0
M.1.a.5.	Secured by nonfarm nonresidential properties	RCONF631	0
M.1.b.	Commercial and industrial loans	RCONF632	0
M.1.c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):		
M.1.c.1.	Credit cards	RCONF633	0
M.1.c.2.	Other revolving credit plans	RCONF634	0
M.1.c.3.	Other consumer loans (includes single payment, installment, and all student loans)	RCONF635	0
M.1.d.	Other loans	RCONF636	0
M.2.	Loans measured at fair value that are past due 90 days or more:		
M.2.a.	Fair value	RCONF639	0

Schedule 14 RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $2 million or more in any of the four preceding calendar quarters.

M.2.b.	Unpaid principal balance	RCONF640	0
M.3.	Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):		
M.3.a.	Trust preferred securities issued by financial institutions	RCONG299	0
M.3.b.	Trust preferred securities issued by real estate investment trusts	RCONG332	0
M.3.c.	Corporate and similar loans	RCONG333	0
M.3.d.	1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCONG334	0
M.3.e.	1-4 family residential MBS not issued or guaranteed by GSEs	RCONG335	0
M.3.f.	Diversified (mixed) pools of structured financial products	RCONG651	0
M.3.g.	Other collateral or reference assets	RCONG652	0
M.4.	Pledged trading assets:		
M.4.a.	Pledged securities	RCONG387	0
M.4.b.	Pledged loans	RCONG388	0
M.5.	Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $1 billion or more in any of the four preceding calendar quarters. Asset-backed securities:		
M.5.a.	Credit card receivables	RCONF643	0
M.5.b.	Home equity lines	RCONF644	0
M.5.c.	Automobile loans	RCONF645	0
M.5.d.	Other consumer loans	RCONF646	0
M.5.e.	Commercial and industrial loans	RCONF647	0
M.5.f.	Other	RCONF648	0
M.6.	Retained beneficial interests in securitizations (first-loss or equity tranches)	RCONF651	0
M.7.	Equity securities:		
M.7.a.	Readily determinable fair values	RCONF652	0
M.7.b.	Other	RCONF653	0
M.8.	Loans pending securitization	RCONF654	0
M.9.	Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $25,000 and exceed 25% of the item):		
M.9.a.	Disclose component and the dollar amount of that component:		
M.9.a.1.	Describe component	TEXTF655	
M.9.a.2.	Amount of component	RCONF655	0
M.9.b.	Disclose component and the dollar amount of that component:		
M.9.b.1.	Describe component	TEXTF656	
M.9.b.2.	Amount of component	RCONF656	0
M.9.c.	Disclose component and the dollar amount of that component:		
M.9.c.1.	Describe component	TEXTF657	
M.9.c.2.	Amount of component	RCONF657	0
M.10.	Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $25,000 and exceed 25% of the item):		
M.10.a.	Disclose component and the dollar amount of that component:		
M.10.a.1.	Describe component	TEXTF658	
M.10.a.2.	Amount of component	RCONF658	0
M.10.b.	Disclose component and the dollar amount of that component:		
M.10.b.1.	Describe component	TEXTF659	
M.10.b.2.	Amount of component	RCONF659	0
M.10.c.	Disclose component and the dollar amount of that component:		
M.10.c.1.	Describe component	TEXTF660	
M.10.c.2.	Amount of component	RCONF660	0

Schedule 15 RC-E - Deposit Liabilities

Section 1

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549	23,514			RCONB550	86,356
2. U.S. Government	RCON2202	0			RCON2520	3,242
3. States and political subdivisions in the U.S.	RCON2203	244,558			RCON2530	2,594,568
4. Commercial banks and other depository institutions in the U.S.	RCONB551	437,447			RCONB552	18,774
5. Banks in foreign countries	RCON2213	0			RCON2236	0
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	0			RCON2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	705,519	RCON2210	461,874	RCON2385	2,702,940

Schedule 15 RC-E - Deposit Liabilities

Section 2

M.1.	Selected components of total deposits: (i.e., sum of item 7, columns A and C):		
M.1.a.	Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	4,522
M.1.b.	Total brokered deposits	RCON2365	0
M.1.c.	Fully insured brokered deposits (included in Memorandum item 1.b above): [1]		
M.1.c.1.	Brokered deposits of less than $100,000	RCON2343	0
M.1.c.2.	Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	RCONJ472	0
M.1.d.	Maturity data for brokered deposits:		
M.1.d.1.	Brokered deposits issued in denominations of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243	0
M.1.d.2.	Brokered deposits issued in denominations of $100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONA244	0
M.1.e.	Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	0
M.2.	Components of total nontransaction accounts: (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):		
M.2.a.	Savings deposits:		
M.2.a.1.	Money market deposit accounts (MMDAs)	RCON6810	365,727
M.2.a.2.	Other savings deposits (excludes MMDAs)	RCON0352	62,184
M.2.b.	Total time deposits of less than $100,000	RCON6648	24,892
M.2.c.	Total time deposits of $100,000 through $250,000	RCONJ473	18,387
M.2.d.	Total time deposits of more than $250,000	RCONJ474	2,231,750
M.2.e.	Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	0
M.3.	Maturity and repricing data for time deposits of less than $100,000:		
M.3.a.	Time deposits of less than $100,000 with a remaining maturity or next repricing date of: [2,3]		
M.3.a.1.	Three months or less	RCONA579	6,216
M.3.a.2.	Over three months through 12 months	RCONA580	6,321
M.3.a.3.	Over one year through three years	RCONA581	2,067
M.3.a.4.	Over three years	RCONA582	10,288
M.3.b.	Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) [4]	RCONA241	12,450
M.4.	Maturity and repricing data for time deposits of $100,000 or more:		
M.4.a.	Time deposits of $100,000 or more with a remaining maturity or next repricing date of: [2,5]		
M.4.a.1.	Three months or less	RCONA584	610,416
M.4.a.2.	Over three months through 12 months	RCONA585	1,368,895
M.4.a.3.	Over one year through three years	RCONA586	146,156
M.4.a.4.	Over three years	RCONA587	124,670
M.4.b.	Time deposits of $100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) [4]	RCONA242	0

[1] The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

[2] Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

[3] Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

[4] Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

[5] Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

Schedule 16 RC-F - Other Assets

1. Accrued interest receivable [1]	RCONB556	40,699
2. Net deferred tax assets [2]	RCON2148	0
3. Interest-only strips receivable (not in the form of a security) on: [3]		
3.a. Mortgage loans	RCONA519	0
3.b. Other financial assets	RCONA520	0
4. Equity securities that DO NOT have readily determinable fair values [4]	RCON1752	25,988
5. Life insurance assets	RCONC009	0
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	RCON2168	2,875
6.a. Prepaid expenses	RCON2166	0
6.b. Repossessed personal property (including vehicles)	RCON1578	0
6.c. Derivatives with a positive fair value held for purposes other than trading	RCONC010	0
6.d. Retained interests in accrued interest receivable related to securitized credit cards	RCONC436	0
6.e. FDIC loss-sharing indemnification assets	RCONJ448	0
6.f. Prepaid deposit insurance assessments	RCONJ449	0
6.g. Disclose component and the dollar amount of that component:		
6.g.1. Describe component	TEXT3549	
6.g.2. Amount of component	RCON3549	0
6.h. Disclose component and the dollar amount of that component:		
6.h.1. Describe component	TEXT3550	
6.h.2. Amount of component	RCON3550	0
6.i. Disclose component and the dollar amount of that component:		
6.i.1. Describe component	TEXT3551	
6.i.2. Amount of component	RCON3551	0
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCON2160	69,562

[1] Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
[2] See discussion of deferred income taxes in Glossary entry on 'income taxes.'
[3] Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
[4] Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule 17 RC-G - Other Liabilities

1.		
1.a. Interest accrued and unpaid on deposits [1]	RCON3645	2,893
1.b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCON3646	1,803
2. Net deferred tax liabilities [2]	RCON3049	0
3. Allowance for credit losses on off-balance sheet credit exposures	RCONB557	0
4. All other liabilities (itemize and describe amounts greater than $25,000 that exceed 25% of this item)	RCON2938	1,116
4.a. Accounts payable	RCON3066	0
4.b. Deferred compensation liabilities	RCONC011	0
4.c. Dividends declared but not yet payable	RCON2932	0
4.d. Derivatives with a negative fair value held for purposes other than trading	RCONC012	0
4.e. Disclose component and the dollar amount of that component:		
4.e.1. Describe component	TEXT3552	
4.e.2. Amount of component	RCON3552	0
4.f. Disclose component and the dollar amount of that component:		
4.f.1. Describe component	TEXT3553	
4.f.2. Amount of component	RCON3553	0
4.g. Disclose component and the dollar amount of that component:		
4.g.1. Describe component	TEXT3554	
4.g.2. Amount of component	RCON3554	0
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCON2930	5,812

[1] For savings banks, include 'dividends' accrued and unpaid on deposits.
[2] See discussion of deferred income taxes in Glossary entry on 'income taxes.'

Schedule 18 RC-K - Quarterly Averages [1]

1.	Interest-bearing balances due from depository institutions	RCON3381	3
2.	U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) [2]	RCONB558	172,737
3.	Mortgage-backed securities [2]	RCONB559	236,000
4.	All other securities (includes securities issued by states and political subdivisions in the U.S.) [2,3]	RCONB560	123,379
5.	Federal funds sold and securities purchased under agreements to resell	RCON3365	2,695
6.	Loans:		
6.a.	Total loans	RCON3360	2,844,383
6.b.	Loans secured by real estate:		
6.b.1.	Loans secured by 1-4 family residential properties	RCON3465	0
6.b.2.	All other loans secured by real estate	RCON3466	0
6.c.	Commercial and industrial loans	RCON3387	483,235
6.d.	Loans to individuals for household, family, and other personal expenditures:		
6.d.1.	Credit cards	RCONB561	0
6.d.2.	Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB562	1,057,594
7.	To be completed by banks with $100 million or more in total assets: [4] Trading assets	RCON3401	0
8.	Lease financing receivables (net of unearned income)	RCON3484	0
9.	Total assets [5]	RCON3368	4,405,694
10.	Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	243,789
11.	Nontransaction accounts:		
11.a.	Savings deposits (includes MMDAs)	RCONB563	269,421
11.b.	Time deposits of $100,000 or more	RCONA514	2,226,071
11.c.	Time deposits of less than $100,000	RCONA529	15,870
12.	Federal funds purchased and securities sold under agreements to repurchase	RCON3353	353,071
13.	To be completed by banks with $100 million or more in total assets: [4] Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCON3355	384,555
M.1.	Memorandum item 1 is to be completed by: banks with $300 million or more in total assets, and banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.[4] Loans to finance agricultural production and other loans to farmers	RCON3386	137,323

[1] For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

[2] Quarterly averages for all debt securities should be based on amortized cost.

[3] Quarterly averages for all equity securities should be based on historical cost.

[4] The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2009. Report of Condition.

[5] The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Section 1

1.	Unused commitments:		
1.a.	Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines	RCON3814	0
1.a.1.	Items 1.a.(1) and 1.a.(2) are to be completed for the December report only. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ477	0
1.a.2.	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)	RCONJ478	0
1.b.	Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)	RCON3815	0
1.b.1.	Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines. [1] (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) Unused consumer credit card lines	RCONJ455	0
1.b.2.	Other unused credit card lines	RCONJ456	0
1.c.	Commitments to fund commercial real estate, construction, and land development loans:		
1.c.1.	Secured by real estate:		
1.c.1.a.	1-4 family residential construction loan commitments	RCONF164	0
1.c.1.b.	Commercial real estate, other construction loan, and land development loan commitments	RCONF165	0
1.c.2.	Not secured by real estate	RCON6550	179,585
1.d.	Securities underwriting	RCON3817	0
1.e.	Other unused commitments:		
1.e.1.	Commercial and industrial loans	RCONJ457	0
1.e.2.	Loans to financial institutions	RCONJ458	0
1.e.3.	All other unused commitments	RCONJ459	201,926
2.	Financial standby letters of credit	RCON3819	381,511
2.a.	Item 2.a is to be completed by banks with $1 billion or more in total assets. [2] Amount of financial standby letters of credit conveyed to others	RCON3820	0
3.	Performance standby letters of credit	RCON3821	0
3.a.	Item 3.a is to be completed by banks with $1 billion or more in total assets. [2] Amount of performance standby letters of credit conveyed to others	RCON3822	0
4.	Commercial and similar letters of credit	RCON3411	0
5.	Not applicable		
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCON3433	0

[1] The asset size test and the $300 million credit card lines test are generally based on the total assets and credit card lines reported on the June 30, 2009, Report of Condition.

[2] The $1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 2

		(Column A) Sold Protection		(Column B) Purchased Protection
7. Credit derivatives:				
7.a. Notional amounts:				
7.a.1. Credit default swaps	RCONC968	0	RCONC969	0
7.a.2. Total return swaps	RCONC970	0	RCONC971	0
7.a.3. Credit options	RCONC972	0	RCONC973	0
7.a.4. Other credit derivatives	RCONC974	0	RCONC975	0
7.b. Gross fair values:				
7.b.1. Gross positive fair value	RCONC219	0	RCONC221	0
7.b.2. Gross negative fair value	RCONC220	0	RCONC222	0

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 3

7.c. Notational amounts by regulatory capital treatment: [1]		
7.c.1. Positions covered under the Market Risk Rule:		
7.c.1.a. Sold protection	RCONG401	0
7.c.1.b. Purchased protection	RCONG402	0
7.c.2. All other positions:		
7.c.2.a. Sold protection	RCONG403	0
7.c.2.b. Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCONG404	0
7.c.2.c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes	RCONG405	0

[1] Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 4

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years	
7.d. Notional amounts by remaining maturity:						
7.d.1. Sold credit protection: [1]						
7.d.1.a. Investment grade	RCONG406	0	RCONG407	0	RCONG408	0
7.d.1.b. Subinvestment grade	RCONG409	0	RCONG410	0	RCONG411	0
7.d.2. Purchased credit protection: [2]						
7.d.2.a. Investment grade	RCONG412	0	RCONG413	0	RCONG414	0
7.d.2.b. Subinvestment grade	RCONG415	0	RCONG416	0	RCONG417	0

[1] Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.
[2] Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 5

8.	Spot foreign exchange contracts	RCON8765	0
9.	All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON3430	0
9.a.	Securities borrowed	RCON3432	0
9.b.	Commitments to purchase when-issued securities	RCON3434	0
9.c.	Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	RCONC978	0
9.d.	Disclose component and the dollar amount of that component:		
9.d.1.	Describe component	TEXT3555	
9.d.2.	Amount of component	RCON3555	0
9.e.	Disclose component and the dollar amount of that component:		
9.e.1.	Describe component	TEXT3556	
9.e.2.	Amount of component	RCON3556	0
9.f.	Disclose component and the dollar amount of that component:		
9.f.1.	Describe component	TEXT3557	
9.f.2.	Amount of component	RCON3557	0
10.	All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	RCON5591	0
10.a.	Commitments to sell when-issued securities	RCON3435	0
10.b.	Disclose component and the dollar amount of that component:		
10.b.1.	Describe component	TEXT5592	
10.b.2.	Amount of component	RCON5592	0
10.c.	Disclose component and the dollar amount of that component:		
10.c.1.	Describe component	TEXT5593	
10.c.2.	Amount of component	RCON5593	0
10.d.	Disclose component and the dollar amount of that component:		
10.d.1.	Describe component	TEXT5594	
10.d.2.	Amount of component	RCON5594	0
10.e.	Disclose component and the dollar amount of that component:		
10.e.1.	Describe component	TEXT5595	
10.e.2.	Amount of component	RCON5595	0
11.	Year-to-date merchant credit card sales volume:		
11.a.	Sales for which the reporting bank is the acquiring bank	RCONC223	0
11.b.	Sales for which the reporting bank is the agent bank with risk	RCONC224	0

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Section 6

Derivatives Position Indicators	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts): (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):								
12.a. Futures contracts	RCON8693	0	RCON8694	0	RCON8695	0	RCON8696	0
12.b. Forward contracts	RCON8697	0	RCON8698	0	RCON8699	0	RCON8700	0
12.c. Exchange-traded option contracts:								
12.c.1. Written options	RCON8701	0	RCON8702	0	RCON8703	0	RCON8704	0
12.c.2. Purchased options	RCON8705	0	RCON8706	0	RCON8707	0	RCON8708	0
12.d. Over-the-counter option contracts:								
12.d.1. Written options	RCON8709	0	RCON8710	0	RCON8711	0	RCON8712	0
12.d.2. Purchased options	RCON8713	0	RCON8714	0	RCON8715	0	RCON8716	0
12.e. Swaps	RCON3450	0	RCON3826	0	RCON8719	0	RCON8720	0
13. Total gross notional amount of derivative contracts held for trading	RCONA126	0	RCONA127	0	RCON8723	0	RCON8724	0
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCON8725	0	RCON8726	0	RCON8727	0	RCON8728	0
14.a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCONA589	0						
15. Gross fair values of derivative contracts:								
15.a. Contracts held for trading:								
15.a.1. Gross positive fair value	RCON8733	0	RCON8734	0	RCON8735	0	RCON8736	0
15.a.2. Gross negative fair value	RCON8737	0	RCON8738	0	RCON8739	0	RCON8740	0
15.b. Contracts held for purposes other than trading:								
15.b.1. Gross positive fair value	RCON8741	0	RCON8742	0	RCON8743	0	RCON8744	0
15.b.2. Gross negative fair value	RCON8745	0	RCON8746	0	RCON8747	0	RCON8748	0

Schedule 19 RC-L - Derivatives and Off-Balance Sheet Items

Item 16 is to be completed only by banks with total assets of $10 billion or more. [1]

Section 7

	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:										
16.a. Net current credit exposure	RCONG418	0	RCONG419	0	RCONG420	0	RCONG421	0	RCONG422	0
16.b. Fair value of collateral:										
16.b.1. Cash - U.S. dollar	RCONG423	0	RCONG424	0	RCONG425	0	RCONG426	0	RCONG427	0
16.b.2. Cash - Other currencies	RCONG428	0	RCONG429	0	RCONG430	0	RCONG431	0	RCONG432	0
16.b.3. U.S. Treasury securities	RCONG433	0	RCONG434	0	RCONG435	0	RCONG436	0	RCONG437	0
16.b.4. U.S. Government agency and U.S. Government-sponsored agency debt securitie	RCONG438	0	RCONG439	0	RCONG440	0	RCONG441	0	RCONG442	0
16.b.5. Corporate bonds	RCONG443	0	RCONG444	0	RCONG445	0	RCONG446	0	RCONG447	0
16.b.6. Equity securities	RCONG448	0	RCONG449	0	RCONG450	0	RCONG451	0	RCONG452	0
16.b.7. All other collateral	RCONG453	0	RCONG454	0	RCONG455	0	RCONG456	0	RCONG457	0
16.b.8. Total fair value of collateral (sum of items 16.b.(1) through (7))	RCONG458	0	RCONG459	0	RCONG460	0	RCONG461	0	RCONG462	0

[1] The $10 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule 20 RC-M - Memoranda

1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:		
1.a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCON6164	7,282
1.b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCON6165	0
2.	Intangible assets other than goodwill:		
2.a.	Mortgage servicing assets	RCON3164	0
2.a.1.	Estimated fair value of mortgage servicing assets	RCONA590	0
2.b.	Purchased credit card relationships and nonmortgage servicing assets	RCONB026	0
2.c.	All other identifiable intangible assets	RCON5507	0
2.d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCON0426	0
3.	Other real estate owned:		
3.a.	Construction, land development, and other land	RCON5508	458
3.b.	Farmland	RCON5509	0
3.c.	1-4 family residential properties	RCON5510	0
3.d.	Multifamily (5 or more) residential properties	RCON5511	0
3.e.	Nonfarm nonresidential properties	RCON5512	0
3.f.	Foreclosed properties from "GNMA loans"	RCONC979	0
3.g.	Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)	RCON2150	458
4.	Not applicable		
5.	Other borrowed money:		
5.a.	Federal Home Loan Bank advances:		
5.a.1.	Advances with a remaining maturity or next repricing date of: [1]		
5.a.1.a.	One year or less	RCONF055	0
5.a.1.b.	Over one year through three years	RCONF056	77,000
5.a.1.c.	Over three years through five years	RCONF057	45,000
5.a.1.d.	Over five years	RCONF058	260,492
5.a.2.	Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) [2]	RCON2651	0
5.a.3.	Structured advances (included in items 5.a.(1)(a) - (d) above)	RCONF059	0
5.b.	Other borrowings:		
5.b.1.	Other borrowings with a remaining maturity of next repricing date of: [3]		
5.b.1.a.	One year or less	RCONF060	171
5.b.1.b.	Over one year through three years	RCONF061	341
5.b.1.c.	Over three years through five years	RCONF062	333
5.b.1.d.	Over five years	RCONF063	320
5.b.2.	Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) [4]	RCONB571	0
5.c.	Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16)	RCON3190	383,657
6.	Does the reporting bank sell private label or third party mutual funds and annuities?	RCONB569	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	RCONB570	0
8.	Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com)	TEXT4087	
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCON4088	
10.	Secured liabilities:		
10.a.	Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a)	RCONF064	0
10.b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	RCONF065	0
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	
13.	Assets covered by loss-sharing agreements with the FDIC:		
13.a.	Loans and leases (included in Schedule RC, items 4.a and 4.b)	RCONJ452	0
13.b.	Other real estate owned (included in Schedule RC, item 7)	RCONJ453	0
13.c.	Debt securities (included in Schedule RC, items 2.a and 2.b)	RCONJ461	0
13.d.	Other assets (exclude FDIC loss-sharing indemnification assets)	RCONJ462	0

[1] Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
[2] Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
[3] Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
[4] Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 1

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
1. Loans secured by real estate:						
1.a. Construction, land development, and other land loans:						
1.a.1. 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	0
1.a.2. Other construction loans and all land development and other land loans	RCONF173	1,810	RCONF175	0	RCONF177	5,056
1.b. Secured by farmland	RCON3493	1,121	RCON3494	258	RCON3495	0
1.c. Secured by 1-4 family residential properties:						
1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	0	RCON5399	0	RCON5400	0
1.c.2. Closed-end loans secured by 1-4 family residential properties:						
1.c.2.a. Secured by first liens	RCONC236	8,687	RCONC237	3,372	RCONC229	0
1.c.2.b. Secured by junior liens	RCONC238	0	RCONC239	0	RCONC230	0
1.d. Secured by multifamily (5 or more) residential properties	RCON3499	0	RCON3500	0	RCON3501	0
1.e. Secured by nonfarm nonresidential properties:						
1.e.1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	0	RCONF180	385	RCONF182	275
1.e.2. Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	587	RCONF183	1,172
2. Loans to depository institutions and acceptances of other banks	RCONB834	0	RCONB835	0	RCONB836	0
3. Not applicable						
4. Commercial and industrial loans	RCON1606	2,662	RCON1607	4,137	RCON1608	4,253
5. Loans to individuals for household, family, and other personal expenditures:						
5.a. Credit cards	RCONB575	0	RCONB576	0	RCONB577	0
5.b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB578	23,595	RCONB579	29,935	RCONB580	247
6. Loans to foreign governments and official institutions	RCON5389	0	RCON5390	0	RCON5391	0
7. All other loans [1]	RCON5459	2,421	RCON5460	362	RCON5461	215
8. Lease financing receivables	RCON1226	0	RCON1227	0	RCON1228	0
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCON3505	0	RCON3506	0	RCON3507	0
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements)	RCON5612	0	RCON5613	0	RCON5614	0
10.a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	RCON5615	0	RCON5616	0	RCON5617	0
10.b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCONC866	0	RCONC867	0	RCONC868	0
M.1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
M.1.a. Loans secured by 1-4 family residential properties	RCONF661	273	RCONF662	88	RCONF663	0
M.1.b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCON1658	867	RCON1659	4,134	RCON1661	5,394
M.2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCON6558	2,662	RCON6559	4,137	RCON6560	4,253
M.3. Memorandum items 3.a. through 3.d are to be completed by banks with $300 million or more in total assets: [2]						
M.3.a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCON1248	0	RCON1249	0	RCON1250	0
M.3.b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	RCON5380	0	RCON5381	0	RCON5382	0
M.3.c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	RCON1254	0	RCON1255	0	RCON1256	0
M.3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	RCONF166	0	RCONF167	0	RCONF168	0
M.4. Memorandum item 4 is to be completed by: banks with $300 million or more in total assets, and banks with less than $300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, part I, item 3) exceeding five percent of total loans.[2] Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	RCON1594	2,421	RCON1597	362	RCON1583	215
M.5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
M.5.a. Loans and leases held for sale	RCONC240	0	RCONC241	0	RCONC226	0
M.5.b. Loans measured at fair value:						
M.5.b.1. Fair value	RCONF664	0	RCONF665	0	RCONF666	0
M.5.b.2. Unpaid principal balance	RCONF667	0	RCONF668	0	RCONF669	0

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

[1] Includes past due and nonaccrual 'Loans to finance agricultural production and other loans to farmers,' 'Obligations (other than securities and leases) of states and political subdivisions in the U.S.,' and 'Loans to nondepository financial institutions and other loans.'

[2] The $300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2009, Report of Condition.

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 2

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
M.6. Memorandum item 6 is to be completed by banks with $300 million or more in total assets: [1] Derivative contracts: Fair value of amounts carried as assets	RCON3529	0	RCON3530	0

[1] The $300 million asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule 21 RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Section 3

M.7.	Additions to nonaccrual assets during the quarter	RCONC410	80
M.8.	Nonaccrual assets sold during the quarter	RCONC411	0

Schedule 22 RC-O - Other Data for Deposit Insurance and FICO Assessments

All banks must complete items 1 and 2, items 7 through 9, Memorandum item 1, and, if applicable, Memorandum items 2, 3, and 4 each quarter. Each bank that reported $1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported $1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of $1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF236	0
2.	Total allowable exclusions	RCONF237	0
3.	Not applicable		
4.	Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCONF238	0
5.	Total daily average of allowable exclusions	RCONF239	0
6.	Not applicable		
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		
7.a.	One year or less	RCONG465	0
7.b.	Over one year through three years	RCONG466	0
7.c.	Over three years through five years	RCONG467	0
7.d.	Over five years	RCONG468	0
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):		
8.a.	One year or less	RCONG469	0
8.b.	Over one year through three years	RCONG470	0
8.c.	Over three years through five years	RCONG471	0
8.d.	Over five years	RCONG472	0
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803	0
M.1.	Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
M.1.a.	Deposit accounts (excluding retirement accounts) of $250,000 or less: [1]		
M.1.a.1.	Amount of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF049	0
M.1.a.2.	Number of deposit accounts (excluding retirement accounts) of $250,000 or less	RCONF050	0
M.1.b.	Deposit accounts (excluding retirement accounts) of more than $250,000: [1]		
M.1.b.1.	Amount of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF051	0
M.1.b.2.	Number of deposit accounts (excluding retirement accounts) of more than $250,000	RCONF052	0
M.1.c.	Retirement deposit accounts of $250,000 or less: [1]		
M.1.c.1.	Amount of retirement deposit accounts of $250,000 or less	RCONF045	0
M.1.c.2.	Number of retirement deposit accounts of $250,000 or less	RCONF046	0
M.1.d.	Retirement deposit accounts of more than $250,000: [1]		
M.1.d.1.	Amount of retirement deposit accounts of more than $250,000	RCONF047	0
M.1.d.2.	Number of retirement deposit accounts of more than $250,000	RCONF048	0
M.2.	Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2] Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) [3]	RCON5597	0
M.3.	Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		
M.3.a.	Legal title	TEXTA545	
M.3.b.	FDIC Certificate Number	RCONA545	0
M.4.	Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than $250,000 (see instructions):		
M.4.a.	Average daily amount of noninterest-bearing transaction accounts of more than $250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts)	RCONJ651	0
M.4.b.	Average daily number of noninterest-bearing transaction accounts of more than $250,000 (rounded to two decimal places)	RCONJ652	0.00
M.5.	Memorandum items 5.a and 5.b are to be completed by all banks. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than $250,000 (see instructions):		
M.5.a.	Amount of noninterest-bearing transaction accounts of more than $250,000	RCONJ944	0
M.5.b.	Number of noninterest-bearing transaction accounts of more than $250,000	RCONJ945	0

[1] The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

[2] The $1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

[3] Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts, but without taking into account a bank’s participation in the FDIC’s Debt Guarantee Program.

Schedule 23 RC-P - 1-4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with $1 billion or more in total assets[1] and (2) banks with less than $1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale[2] from all sources, loan sales, or quarter-end loans held for sale exceed $10 million for two consecutive quarters.

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: [2]		
1.a. Closed-end first liens	RCONF066	0
1.b. Closed-end junior liens	RCONF067	0
1.c. Open-end loans extended under lines of credit:		
1.c.1. Total commitment under the lines of credit	RCONF670	0
1.c.2. Principal amount funded under the lines of credit	RCONF671	0
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: [2]		
2.a. Closed-end first liens	RCONF068	0
2.b. Closed-end junior liens	RCONF069	0
2.c. Open-end loans extended under lines of credit:		
2.c.1. Total commitment under the lines of credit	RCONF672	0
2.c.2. Principal amount funded under the lines of credit	RCONF673	0
3. 1-4 family residential mortgages sold during the quarter:		
3.a. Closed-end first liens	RCONF070	0
3.b. Closed-end junior liens	RCONF071	0
3.c. Open-end loans extended under lines of credit:		
3.c.1. Total commitment under the lines of credit	RCONF674	0
3.c.2. Principal amount funded under the lines of credit	RCONF675	0
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):		
4.a. Closed-end first liens	RCONF072	0
4.b. Closed-end junior liens	RCONF073	0
4.c. Open-end loans extended under lines of credit:		
4.c.1. Total commitment under the lines of credit	RCONF676	0
4.c.2. Principal amount funded under the lines of credit	RCONF677	0
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):		
5.a. Closed-end 1-4 family residential mortgage loans	RIADF184	14
5.b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:		
6.a. Closed-end first liens	RCONF678	0
6.b. Closed-end junior liens	RCONF679	0
6.c. Open-end loans extended under line of credit:		
6.c.1. Total commitment under the lines of credit	RCONF680	0
6.c.2. Principal amount funded under the lines of credit	RCONF681	0

[1] The $1 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.
[2] Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Section 1

		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
1.	Available-for-sale securities	RCON1773	585,830	RCONG474	0	RCONG475	0	RCONG476	0	RCONG477	0
2.	Federal funds sold and securities purchased under agreements to resell	RCONG478	0	RCONG479	0	RCONG480	0	RCONG481	0	RCONG482	0
3.	Loans and leases held for sale	RCONG483	0	RCONG484	0	RCONG485	0	RCONG486	0	RCONG487	0
4.	Loans and leases held for investment	RCONG488	0	RCONG489	0	RCONG490	0	RCONG491	0	RCONG492	0
5.	Trading assets:										
5.a.	Derivative assets	RCON3543	0	RCONG493	0	RCONG494	0	RCONG495	0	RCONG496	0
5.b.	Other trading assets	RCONG497	0	RCONG498	0	RCONG499	0	RCONG500	0	RCONG501	0
5.b.1.	Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	RCONF240	0	RCONF684	0	RCONF692	0	RCONF241	0	RCONF242	0
6.	All other assets	RCONG391	0	RCONG392	0	RCONG395	0	RCONG396	0	RCONG804	0
7.	Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCONG502	585,830	RCONG503	0	RCONG504	0	RCONG505	0	RCONG506	0
8.	Deposits	RCONF252	0	RCONF686	0	RCONF694	0	RCONF253	0	RCONF254	0
9.	Federal funds purchased and securities sold under agreements to repurchase	RCONG507	0	RCONG508	0	RCONG509	0	RCONG510	0	RCONG511	0
10.	Trading liabilities:										
10.a.	Derivative liabilities	RCON3547	0	RCONG512	0	RCONG513	0	RCONG514	0	RCONG515	0
10.b.	Other trading liabilities	RCONG516	0	RCONG517	0	RCONG518	0	RCONG519	0	RCONG520	0
11.	Other borrowed money	RCONG521	0	RCONG522	0	RCONG523	0	RCONG524	0	RCONG525	0
12.	Subordinated notes and debentures	RCONG526	0	RCONG527	0	RCONG528	0	RCONG529	0	RCONG530	0
13.	All other liabilities	RCONG805	0	RCONG806	0	RCONG807	0	RCONG808	0	RCONG809	0
14.	Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCONG531	0	RCONG532	0	RCONG533	0	RCONG534	0	RCONG535	0

Schedule 24 RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Section 2

		Describe Component		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
M.1.	All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):												
M.1.a.	Mortgage servicing assets			RCONG536	0	RCONG537	0	RCONG538	0	RCONG539	0	RCONG540	0
M.1.b.	Nontrading derivative assets			RCONG541	0	RCONG542	0	RCONG543	0	RCONG544	0	RCONG545	0
M.1.c.		TEXTG546		RCONG546	0	RCONG547	0	RCONG548	0	RCONG549	0	RCONG550	0
M.1.d.		TEXTG551		RCONG551	0	RCONG552	0	RCONG553	0	RCONG554	0	RCONG555	0
M.1.e.		TEXTG556		RCONG556	0	RCONG557	0	RCONG558	0	RCONG559	0	RCONG560	0
M.1.f.		TEXTG561		RCONG561	0	RCONG562	0	RCONG563	0	RCONG564	0	RCONG565	0
M.2.	All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):												
M.2.a.	Loan commitments (not accounted for as derivatives)			RCONF261	0	RCONF689	0	RCONF697	0	RCONF262	0	RCONF263	0
M.2.b.	Nontrading derivative liabilities			RCONG566	0	RCONG567	0	RCONG568	0	RCONG569	0	RCONG570	0
M.2.c.		TEXTG571		RCONG571	0	RCONG572	0	RCONG573	0	RCONG574	0	RCONG575	0
M.2.d.		TEXTG576		RCONG576	0	RCONG577	0	RCONG578	0	RCONG579	0	RCONG580	0
M.2.e.		TEXTG581		RCONG581	0	RCONG582	0	RCONG583	0	RCONG584	0	RCONG585	0
M.2.f.		TEXTG586		RCONG586	0	RCONG587	0	RCONG588	0	RCONG589	0	RCONG590	0

Schedule 25 RC-R - Regulatory Capital

Section 1

1.	Total bank equity capital (from Schedule RC, item 27.a)	RCON3210	343,888
2.	LESS: Net unrealized gains (losses) on available-for-sale securities [1] (if a gain, report as a positive value; if a loss, report as a negative value)	RCON8434	729
3.	LESS: Net unrealized loss on available-for-sale equity securities [1] (report loss as a positive value)	RCONA221	0
4.	LESS: Accumulated net gains (losses) on cash flow hedges [1] (if a gain, report as a positive value; if a loss, report as a negative value)	RCON4336	0
5.	LESS: Nonqualifying perpetual preferred stock	RCONB588	0
6.	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCONB589	0
7.			
7.a.	LESS: Disallowed goodwill and other disallowed intangible assets	RCONB590	0
7.b.	LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	RCONF264	0
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCONC227	343,159
9.			
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	RCONB591	0
9.b.	LESS: Disallowed deferred tax assets	RCON5610	0
10.	Other additions to (deductions from) Tier 1 capital	RCONB592	0
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCON8274	343,159
12.	Qualifying subordinated debt and redeemable preferred stock	RCON5306	0
13.	Cumulative perpetual preferred stock includible in Tier 2 capital	RCONB593	0
14.	Allowance for loan and lease losses includible in Tier 2 capital	RCON5310	24,549
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCON2221	0
16.	Other Tier 2 capital components	RCONB594	0
17.	Tier 2 capital (sum of items 12 through 16)	RCON5311	24,549
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	RCON8275	24,549
19.	Tier 3 capital allocated for market risk	RCON1395	0
20.	LESS: Deductions for total risk-based capital	RCONB595	0
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCON3792	367,708
22.	Average total assets (from Schedule RC-K, item 9)	RCON3368	4,405,694
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	RCONB590	0
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCONB591	0
25.	LESS: Disallowed deferred tax assets (from item 9.b above)	RCON5610	0
26.	LESS: Other deductions from assets for leverage capital purposes	RCONB596	0
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCONA224	4,405,694
28.			
28.a.	Adjustment to Tier 1 capital reported in item 11	RCONC228	0
28.b.	Adjustment to total risk-based capital reported in item 21	RCONB503	0
29.	Adjustment to risk-weighted assets reported in item 62	RCONB504	0
30.	Adjustment to average total assets reported in item 27	RCONB505	0

[1] Report amount included in Schedule RC, item 26.b, “Accumulated other comprehensive income.”

Schedule 25 RC-R - Regulatory Capital

Section 2

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31. Tier 1 leverage ratio [2]	RCON7273	0.0000	RCON7204	0.0779
32. Tier 1 risk-based capital ratio [3]	RCON7274	0.0000	RCON7206	0.1769
33. Total risk-based capital ratio [4]	RCON7275	0.0000	RCON7205	0.1896

[2] The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
[3] The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
[4] The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule 25 RC-R - Regulatory Capital

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Section 3

	(Column A) Totals (from Schedule RC)		(Column B) Items Not Subject to Risk-Weighting		(Column C) Allocation by Risk Weight Category 0%		(Column D) Allocation by Risk Weight Category 20%		(Column E) Allocation by Risk Weight Category 50%		(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances dues from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCON0010	1,098,961	RCONC869	0	RCONB600	959,115	RCONB601	139,846			RCONB602	0
35. Held-to-maturity securities	RCON1754	0	RCONB603	0	RCONB604	0	RCONB605	0	RCONB606	0	RCONB607	0
36. Available-for-sale securities	RCON1773	585,830	RCONB608	729	RCONB609	128,850	RCONB610	418,548	RCONB611	23,258	RCONB612	14,444
37. Federal funds sold and securities purchased under agreements to resell	RCONC225	7,100			RCONC063	0	RCONC064	7,100			RCONB520	0
38. Loans and leases held for sale	RCON5369	0	RCONB617	0	RCONB618	0	RCONB619	0	RCONB620	0	RCONB621	0
39. Loans and leases, net of unearned income	RCONB528	2,843,793	RCONB622	0	RCONB623	0	RCONB624	1,165,766	RCONB625	581,599	RCONB626	1,096,428
40. Allowance for loan and lease losses	RCON3123	48,939	RCON3123	48,939								
41. Trading Assets	RCON3545	0	RCONB627	0	RCONB628	0	RCONB629	0	RCONB630	0	RCONB631	0
42. All other assets [1]	RCONB639	81,251	RCONB640	0	RCONB641	42	RCONB642	37,774	RCONB643	16,289	RCON5339	27,145
43. Total Assets (sum of items 34 through 42)	RCON2170	4,567,996	RCONB644	-48,210	RCON5320	1,088,007	RCON5327	1,769,034	RCON5334	621,146	RCON5340	1,138,017

[1] Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule 25 RC-R - Regulatory Capital

Section 4

	(Column A) Face Value or Notional Amount		(Column B) Credit Equivalent Amount [1]		(Column C) Allocation by Risk Weight Category 0%		(Column D) Allocation by Risk Weight Category 20%		(Column E) Allocation by Risk Weight Category 50%		(Column F) Allocation by Risk Weight Category 100%	
44. Financial standby letters of credit	RCONB546	381,511	RCONB547	381,511	RCONB548	0	RCONB581	320,373	RCONB582	0	RCONB583	61,138
45. Performance standby letters of credit	RCON3821	0	RCONB650	0	RCONB651	0	RCONB652	0	RCONB653	0	RCONB654	0
46. Commercial and similar letters of credit	RCON3411	0	RCONB655	0	RCONB656	0	RCONB657	0	RCONB658	0	RCONB659	0
47. Risk participations in bankers acceptances acquired by the reporting institution	RCON3429	0	RCONB660	0	RCONB661	0	RCONB662	0			RCONB663	0
48. Securities lent	RCON3433	0	RCONB664	0	RCONB665	0	RCONB666	0	RCONB667	0	RCONB668	0
49. Retained recourse on small business obligations sold with recourse	RCONA250	0	RCONB669	0	RCONB670	0	RCONB671	0	RCONB672	0	RCONB673	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement	RCONB541	0	RCONB542	0							RCONB543	0
51. All other financial assets sold with recourse	RCONB675	0	RCONB676	0	RCONB677	0	RCONB678	0	RCONB679	0	RCONB680	0
52. All other off-balance sheet liabilities	RCONB681	5,450	RCONB682	5,450	RCONB683	0	RCONB684	0	RCONB685	0	RCONB686	5,450
53. Unused commitments:												
53.a. With an original maturity exceeding one year	RCON3833	61,799	RCONB687	30,899	RCONB688	0	RCONB689	0	RCONB690	0	RCONB691	30,899
53.b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCONG591	0	RCONG592	0	RCONG593	0	RCONG594	0	RCONG595	0	RCONG596	0
54. Derivative contracts			RCONA167	0	RCONB693	0	RCONB694	0	RCONB695	0		
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)					RCONB696	1,088,007	RCONB697	2,089,407	RCONB698	621,146	RCONB699	1,235,504
56. Risk weight factor												
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)					RCONB700	0	RCONB701	417,881	RCONB702	310,573	RCONB703	1,235,504
58. Market risk equivalent assets											RCON1651	0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)											RCONB704	1,963,958
60. LESS: Excess allowance for loan and lease losses											RCONA222	24,390
61. LESS: Allocated transfer risk reserve											RCON3128	0
62. Total risk-weighted assets (item 59 minus items 60 and 61)											RCONA223	1,939,568

[1] Column A multiplied by credit conversion factor.

Schedule 25 RC-R - Regulatory Capital

Section 5

M.1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCON8764	0

Schedule 25 RC-R - Regulatory Capital

Section 6

		(Column A) With a remaining maturity of one year or less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years
M.2. Notional principal amounts of derivative contracts: [1]						
M.2.a. Interest rate contracts	RCON3809	0	RCON8766	0	RCON8767	0
M.2.b. Foreign exchange contracts	RCON3812	0	RCON8769	0	RCON8770	0
M.2.c. Gold contracts	RCON8771	0	RCON8772	0	RCON8773	0
M.2.d. Other precious metals contracts	RCON8774	0	RCON8775	0	RCON8776	0
M.2.e. Other commodity contracts	RCON8777	0	RCON8778	0	RCON8779	0
M.2.f. Equity derivative contracts	RCONA000	0	RCONA001	0	RCONA002	0
M.2.g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:						
M.2.g.1. Investment grade	RCONG597	0	RCONG598	0	RCONG599	0
M.2.g.2. Subinvestment grade	RCONG600	0	RCONG601	0	RCONG602	0

[1] Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule 26 RC-S - Servicing Securitization and Asset Sale Activities

Section 1

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans		(Column E) Other Consumer Loans		(Column F) Commercial and Industrial Loans		(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCONB705	0	RCONB706	0	RCONB707	0	RCONB708	0	RCONB709	0	RCONB710	0	RCONB711	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:														
2.a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCONB712	0	RCONB713	0	RCONB714	0	RCONB715	0	RCONB716	0	RCONB717	0	RCONB718	0
2.b. Subordinated securities and other residual interests	RCONC393	0	RCONC394	0	RCONC395	0	RCONC396	0	RCONC397	0	RCONC398	0	RCONC399	0
2.c. Standby letters of credit and other enhancements	RCONC400	0	RCONC401	0	RCONC402	0	RCONC403	0	RCONC404	0	RCONC405	0	RCONC406	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCONB726	0	RCONB727	0	RCONB728	0	RCONB729	0	RCONB730	0	RCONB731	0	RCONB732	0
4. Past due loan amounts included in item 1:														
4.a. 30-89 days past due	RCONB733	0	RCONB734	0	RCONB735	0	RCONB736	0	RCONB737	0	RCONB738	0	RCONB739	0
4.b. 90 days or more past due	RCONB740	0	RCONB741	0	RCONB742	0	RCONB743	0	RCONB744	0	RCONB745	0	RCONB746	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):														
5.a. Charge-offs	RIADB747	0	RIADB748	0	RIADB749	0	RIADB750	0	RIADB751	0	RIADB752	0	RIADB753	0
5.b. Recoveries	RIADB754	0	RIADB755	0	RIADB756	0	RIADB757	0	RIADB758	0	RIADB759	0	RIADB760	0
6. Amount of ownership (or seller's) interests carried as:														
6.a. Securities (included in Schedule RC-B or in Schedule RC, item 5)			RCONB761	0	RCONB762	0					RCONB763	0		
6.b. Loans (included in Schedule RC-C)			RCONB500	0	RCONB501	0					RCONB502	0		
7. Past due loan amounts included in interests reported in item 6.a:														
7.a. 30-89 days past due			RCONB764	0	RCONB765	0					RCONB766	0		
7.b. 90 days or more past due			RCONB767	0	RCONB768	0					RCONB769	0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):														
8.a. Charge-offs			RIADB770	0	RIADB771	0					RIADB772	0		
8.b. Recoveries			RIADB773	0	RIADB774	0					RIADB775	0		
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCONB776	0	RCONB777	0	RCONB778	0	RCONB779	0	RCONB780	0	RCONB781	0	RCONB782	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCONB783	0	RCONB784	0	RCONB785	0	RCONB786	0	RCONB787	0	RCONB788	0	RCONB789	0
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCONB790	0	RCONB791	0	RCONB792	0	RCONB793	0	RCONB794	0	RCONB795	0	RCONB796	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCONB797	0	RCONB798	0	RCONB799	0	RCONB800	0	RCONB801	0	RCONB802	0	RCONB803	0

Schedule 26 RC-S - Servicing Securitization and Asset Sale Activities

Section 2

M.1.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
M.1.a.	Outstanding principal balance	RCONA249	0
M.1.b.	Amount of retained recourse on these obligations as of the report date	RCONA250	0
M.2.	Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
M.2.a.	Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCONB804	0
M.2.b.	Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCONB805	11,040
M.2.c.	Other financial assets (includes home equity lines) [1]	RCONA591	0
M.2.d.	1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCONF699	0
M.3.	Asset-backed commercial paper conduits:		
M.3.a.	Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
M.3.a.1.	Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB806	0
M.3.a.2.	Conduits sponsored by other unrelated institutions	RCONB807	0
M.3.b.	Unused commitments to provide liquidity to conduit structures:		
M.3.b.1.	Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCONB808	0
M.3.b.2.	Conduits sponsored by other unrelated institutions	RCONB809	0
M.4.	Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C [2]	RCONC407	0

[1] Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.

[2] Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule 27 RC-T - Fiduciary and Related Services

Section 1

1.	Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCONA345	YES
2.	Does the institution exercise the fiduciary powers it has been granted?	RCONA346	YES
3.	Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCONB867	YES

Schedule 27 RC-T - Fiduciary and Related Services

Section 2

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts	
4. Personal trust and agency accounts	RCONB868	0	RCONB869	0	RCONB870	0	RCONB871	0
5. Employee benefit and retirement-related trust and agency accounts:								
5.a. Employee benefit - defined contribution	RCONB872	0	RCONB873	0	RCONB874	0	RCONB875	0
5.b. Employee benefit - defined benefit	RCONB876	0	RCONB877	0	RCONB878	0	RCONB879	0
5.c. Other employee benefit and retirement-related accounts	RCONB880	0	RCONB881	0	RCONB882	0	RCONB883	0
6. Corporate trust and agency accounts	RCONB884	222,287	RCONB885	0	RCONC001	824	RCONC002	0
7. Investment management and investment advisory agency accounts	RCONB886	0	RCONJ253	0	RCONB888	0	RCONJ254	0
8. Foundation and endowment trust and agency accounts	RCONJ255	0	RCONJ256	0	RCONJ257	0	RCONJ258	0
9. Other fiduciary accounts	RCONB890	0	RCONB891	0	RCONB892	0	RCONB893	0
10. Total fiduciary accounts (sum of items 4 through 9)	RCONB894	222,287	RCONB895	0	RCONB896	824	RCONB897	0
11. Custody and safekeeping accounts			RCONB898	3,400,000			RCONB899	7,474
12. Not applicable								
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCONJ259	0	RCONJ260	0	RCONJ261	0	RCONJ262	0

Schedule 27 RC-T - Fiduciary and Related Services

Section 3

14. Personal trust and agency accounts	RIADB904	0
15. Employee benefit and retirement-related trust and agency accounts:		
15.a. Employee benefit - defined contribution	RIADB905	0
15.b. Employee benefit - defined benefit	RIADB906	0
15.c. Other employee benefit and retirement-related accounts	RIADB907	0
16. Corporate trust and agency accounts	RIADA479	0
17. Investment management and investment advisory agency accounts	RIADJ315	0
18. Foundation and endowment trust and agency accounts	RIADJ316	0
19. Other fiduciary accounts	RIADA480	45
20. Custody and safekeeping accounts	RIADB909	0
21. Other fiduciary and related services income	RIADB910	0
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	45
23. Less: Expenses	RIADC058	0
24. Less: Net losses from fiduciary and related services	RIADA488	0
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	0
26. Net fiduciary and related services income	RIADA491	45

Schedule 27 RC-T - Fiduciary and Related Services

Section 4

		(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts	
M.1.	Managed assets held in fiduciary accounts:						
M.1.a.	Noninterest-bearing deposits	RCONJ263	0	RCONJ264	0	RCONJ265	0
M.1.b.	Interest-bearing deposits	RCONJ266	0	RCONJ267	0	RCONJ268	0
M.1.c.	U.S. Treasury and U.S. Government agency obligations	RCONJ269	0	RCONJ270	0	RCONJ271	0
M.1.d.	State, county, and municipal obligations	RCONJ272	0	RCONJ273	0	RCONJ274	0
M.1.e.	Money market mutual funds	RCONJ275	0	RCONJ276	0	RCONJ277	0
M.1.f.	Equity mutual funds	RCONJ278	0	RCONJ279	0	RCONJ280	0
M.1.g.	Other mutual funds	RCONJ281	0	RCONJ282	0	RCONJ283	0
M.1.h.	Common trust funds and collective investment funds	RCONJ284	0	RCONJ285	0	RCONJ286	0
M.1.i.	Other short-term obligations	RCONJ287	0	RCONJ288	0	RCONJ289	0
M.1.j.	Other notes and bonds	RCONJ290	0	RCONJ291	0	RCONJ292	0
M.1.k.	Investments in unregistered funds and private equity investments	RCONJ293	0	RCONJ294	0	RCONJ295	0
M.1.l.	Other common and preferred stocks	RCONJ296	0	RCONJ297	0	RCONJ298	0
M.1.m.	Real estate mortgages	RCONJ299	0	RCONJ300	0	RCONJ301	0
M.1.n.	Real estate	RCONJ302	0	RCONJ303	0	RCONJ304	0
M.1.o.	Miscellaneous assets	RCONJ305	0	RCONJ306	0	RCONJ307	0
M.1.p.	Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCONJ308	0	RCONJ309	0	RCONJ310	0

Schedule 27 RC-T - Fiduciary and Related Services

Section 5

	(Column A) Managed Assets		(Column B) Number of Managed Accounts	
M.1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	RCONJ311	0	RCONJ312	0

Schedule 27 RC-T - Fiduciary and Related Services

Section 6

		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
M.2.	Corporate trust and agency accounts:				
M.2.a.	Corporate and municipal trusteeships	RCONB927	46	RCONB928	0
M.2.a.1.	Issues reported in Memorandum item 2.a that are in default	RCONJ313	0	RCONJ314	0
M.2.b.	Transfer agent, registrar, paying agent, and other corporate agency	RCONB929	778		

Schedule 27 RC-T - Fiduciary and Related Services

Section 7

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
M.3. Collective investment funds and common trust funds:				
M.3.a. Domestic equity	RCONB931	0	RCONB932	0
M.3.b. International/Global equity	RCONB933	0	RCONB934	0
M.3.c. Stock/Bond blend	RCONB935	0	RCONB936	0
M.3.d. Taxable bond	RCONB937	0	RCONB938	0
M.3.e. Municipal bond	RCONB939	0	RCONB940	0
M.3.f. Short term investments/Money market	RCONB941	0	RCONB942	0
M.3.g. Specialty/Other	RCONB943	0	RCONB944	0
M.3.h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCONB945	0	RCONB946	0

Schedule 27 RC-T - Fiduciary and Related Services

Section 8

		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
M.4.	Fiduciary settlements, surcharges, and other losses:						
M.4.a.	Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0
M.4.b.	Employee benefit and retirement-related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0
M.4.c.	Investment management agency accounts	RIADB953	0	RIADB954	0	RIADB955	0
M.4.d.	Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0
M.4.e.	Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	RIADB959	0	RIADB960	0	RIADB961	0

Schedule RQ - Reportability Questionnaire

INSTITUTIONS THAT HAVE ELECTED TO ACCOUNT FOR ASSETS AND LIABILITIES UNDER A FAIR VALUE OPTION SHOULD COMPLETE SCHEDULE RI, MEMORANDUM ITEM 13 AND SCHEDULE RCC, PART I, MEMORANDUM ITEM 10 AND 11. DOES YOUR INSTITUTION MEET THIS CONDITION?	RCONF701	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 MILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $100 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD.	RCONC593	
IS THE INSTITUTION CONSIDERED TO BE A CREDIT CARD SPECIALTY BANK SOLELY FROM ITS RELATIONSHIP WITH AFFILIATED DEPOSITORY INSITUTIONS WHICH, ON A COMBINED BASIS REPORT OUTSTANDING CREDIT CARD RECEIVABLES THAT EXCEED, IN THE AGGREGATE, $500 MILLION AS OF REPORT DATE?	RCONC695	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $1 BILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $1 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONC885	
ANY TIME DURING CALENDAR YEAR, DID THE INSTITUTION HAVE AN EDGE OR AGREEMENT CORPORATION ORGANIZED UNDER SECTION 25 OF THE FEDERAL RESERVE ACT AND SUBJECT TO FEDERAL REGULATION K?	RCONC588	
DID INSTITUTION HAVE AN ACTIVE FOREIGN OFFICE DURING THE CALENDAR YEAR?	RCONC590	
DURING THE CALENDAR QUARTER, DID THE INSTITUTION ACQUIRE ASSETS OR LIABILITIES THROUGH A BUSINESS COMBINATION OR BRANCH ACQUISITION, OR DID THE INSTITUTION COMMENCE BUSINESS AS A NEW INSTITUTION?	RCONA901	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $300 MILLION AS OF JUNE 30, OF THE PRECEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $300 MILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONC592	
WHAT IS THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES (OTHER THAN "SHELL" BRANCHES) OWNED BY THE INSTITUTION IN FOREIGN COUNTRIES, PUERTO RICO, OR U.S. TERRITORIES OR POSSESSIONS AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF BRANCHES OR CONSOLIDATED SUBSIDIARIES IS 2 OR MORE, ENTER THE VALUE 2.	RCONC591	0
DID THE INSTITUTION HAVE CREDIT CARD LINES (RC-L, 1B) EXCEEDING $300 MILLION AS OF JUNE 30, OF THE PRECEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE CREDIT CARD LINES EXCEEDING $300 MILLION AS OF CURRENT QUARTER-END?	RCONJ450	
WHAT IS THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS OWNED BY THE INSTITUTION AS OF THE REPORT DATE? VALID VALUES ARE 0, 1 AND 2. IF THE NUMBER OF EDGE OR AGREEMENT CORPORATIONS IS 2 OR MORE, ENTER THE VALUE 2.	RCONC589	0
SCHEDULE RC-Q IS TO BE COMPLETED BY BANKS THAT (1) HAVE TOTAL ASSETS OF $500 MILLION OR MORE AS OF THE BEGINNING OF THEIR FISCAL YEAR, (2) HAVE ELECTED TO REPORT FINANCIAL INSTRUMENTS OR SERVICING ASSETS AND LIABILITIES AT FAIR VALUE UNDER A FAIR VALUE OPTION WITH CHANGES IN FAIR VALUE RECOGNIZED IN EARNINGS, OR (3) ARE REQUIRED TO COMPLETE SCHEDULE RC-D. DOES YOUR INSTITUTION MEET THIS CONDITION?	RCONF266	
AT ANY TIME DURING THE CALENDAR YEAR, DID THE INSTITUTION HAVE AN INTERNATIONAL BANKING FACILITY (IBF) ESTABLISHED IN ACCORDANCE WITH THE TERMS OF FEDERAL REGULATION D?	RCONC587	
DID YOUR INSTITUTION BECOME NEWLY INSURED BY THE FDIC ON OR AFTER APRIL, 1, 2007?	RCONF700	
DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $10 BILLION AS OF JUNE 30, OF THE PROCEEDING YEAR? OR, DUE TO A START-UP, ACQUISITION, OR BUSINESS COMBINATION, DID THE INSTITUTION HAVE TOTAL ASSETS EXCEEDING $10 BILLION AS OF CURRENT QUARTER-END? (ONCE A BANK SURPASSES THE REPORTING THRESHOLD AND BEGINS TO REPORT THE ADDITIONAL REQUIRED INFORMATION, IT MUST CONTINUE TO REPORT THE ADDITIONAL INFORMATION IN SUBSEQUENT YEARS WITHOUT REGARD TO WHETHER IT LATER FALLS BELOW THE TOTAL ASSET THRESHOLD)	RCONG288	

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SCHEDULE RC-O, MEMORANDUM ITEMS 4A AND 4B ARE TO BE COMPLETED BY ALL BANKS PARTICIPATING IN THE FDIC TRANSACTION ACCOUNT GUARANTEE PROGRAM. DOES YOUR INSTITUTION MEET THIS CONDITION?	RCONG169	
SCHEDULE RC-P IS TO BE COMPLETED BY (1) ALL BANKS WITH $1 BILLION OR MORE IN TOTAL ASSETS AS OF JUNE 30, OF THE PRECEEDING YEAR AND (2) BANKS WITH LESS THAN $1 BILLION IN TOTAL ASSETS AT WHICH EITHER 1-4 FAMILY RESIDENTIAL MORTGAGE LOAN ORIGINATIONS AND PURCHASES FOR RESALE FROM ALL SOURCES; LOAN SALES; OR QUARTER-END LOANS HELD FOR SALE IN DOMESTIC OFFICES EXCEED $10 MILLION FOR TWO CONSECUTIVE QUARTERS. INDICATE WHICH CRITERION APPLIES TO YOUR INSTITUTION (0, 1, OR 2). ENTER 0 IF NEITHER 1 NOR 2 APPLY.	RCONF265	0